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BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your LOANLINER® Business Credit Card Agreement.
Please keep this attached to your LOANLINER® Business Credit Card Agreement.

CREDIT CARD NAME:

CREDIT LIMIT:

INTEREST RATE

Purchases: Variable Rate*	15.24 - 21.24% This interest rate will vary with the index.
Balance Transfers: Variable Rate*	15.24 - 21.24% This interest rate will vary with the index.
Cash Advances: Variable Rate*	23.24% This interest rate will vary with the index.
Penalty:	21.99% Fixed Rate

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

VARIABLE RATE*

Name of Index:	Prime Rate as published in The Wall Street Journal "Money Rates" table
Date the Index is Determined:	20 th business day of the previous month
Effective Date of Index:	1 st business day of the next billing cycle
Current Index Value:	

Margins (Amount of percentage points by which Index will be increased to determine the Interest Rate):

Purchases:	percentage points
Balance Transfers	percentage points
Cash Advances:	percentage points

Your Interest Rate is variable and may change automatically from time to time according to the variable rate terms set forth in this Addendum. The Interest Rate is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on Prime Rate on the 20th business day of the previous month as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Any increase in the Interest Rate will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information

Fees

Annual Fees - Annual	None
Transaction Fees - Cash Advance - Foreign Transaction	\$5.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars



Penalty Fees - Late Payment - Returned Payment	Up to \$35.00 when the minimum payment is not made within two (2) days of the payment due date Up to \$10.00
Other Fees - Rush	\$18.00

Balance Transfers. We may permit you to transfer the balance of an account that you owe to another creditor to your account with us. If we approve a balance transfer, finance charges will be calculated and will accrue according to the same method as for cash advances.

Method for Computing the Balance for Purchases. Average Daily Balance (Including New Purchases)

Minimum Payment. Your monthly payment will be 2.50% of your total new balance, or \$25.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.

OTHER DISCLOSURES:

Late Payment Fee:

For balances of \$250.00 or less, you will be charged \$15.00 or the amount of the required minimum payment, if you are one (1) or more days late in making a payment. In the event you fail to make a payment in any of the six (6) billing cycles following the violation, you will be charged \$25.00 or the amount of the required minimum payment. For balances of \$250.01 or greater, you will be charged \$25.00 or the amount of the required minimum payment, if you are one (1) or more days late in making a payment. In the event you fail to make a payment in any of the six (6) billing cycles following the violation, you will be charged \$35.00 or the amount of the required minimum payment.

Returned Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less.