



BUSINESS CREDIT CARD ADDENDUM

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

CREDIT CARD NAME:

CREDIT LIMIT: \$

INTEREST RATE

Purchases: Variable Rate*	%
Balance Transfers: Variable Rate*	%
Cash Advances: Variable Rate*	%
Penalty:	%

VARIABLE RATE*

Name of Index:	Prime Rate
Date the Index is Determined:	1 st day of the previous month
Effective Date of Index:	1 st day of the billing cycle monthly
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 1st day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate as published in *The Wall Street Journal* Money Rates table to which we add a margin. Your Interest Rate will never be greater than 24.99%. 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

Transaction Fees - International Service Assessment	NONE
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment	\$ \$ \$
Other Fees - Document Copy - Statement Copy - Rush - PIN Replacement - Card Replacement	\$ \$ \$ \$ \$

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).

COLLECTION COSTS. You agree to pay all costs of collecting the amount you owe under this agreement, including court costs and reasonable attorney's fees.

MINIMUM PAYMENT. Your minimum monthly payment will be either (a) 2.00% of your Total New Balance (rounded to the nearest dollar), or \$ 15.00, whichever is greater, or (b) your Total New Balance, if it is less than \$15.00 plus (c) any portion of the Minimum Payment(s) shown on prior statement(s) which remain unpaid. In addition, at any time your Total New Balance exceeds your Credit Limit, you must immediately pay the excess upon our demand.

OVER-THE-CREDIT-LIMIT FEE. If your account is subject to an Over-the-Limit Fee, a fee of \$ be added to your account if your account balance ever exceeds your credit limit during a billing cycle. This fee will continue to be charged for each subsequent month until your account balance is equal to or less than your credit limit.

LATE PAYMENT FEE. If the required minimum payment due under this Agreement is not received by the 1st day of the month after the month in which the payment is due, your account may be charged, and you agree to pay, a LATE CHARGE of \$.

INTERNATIONAL SERVICE ASSESSMENT FEE. Purchases and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate used to convert foreign currency transactions to U.S. dollars is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate Mastercard uses for a particular transaction is the rate for the applicable currency on the date the transaction occurs. However, in limited situations, particularly where transaction submissions to Mastercard for processing are delayed, the currency conversion rate Mastercard uses may be the rate for the applicable currency on the date the transaction is processed.

RETURNED PAYMENT FEE. If your account is subject to a Returned Payment Fee, the fee will be added to your account whenever you make a payment by check and the check is returned to us unpaid.

ATM SURCHARGE. If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

CARD REPLACEMENT FEE. If your account is subject to a Card Replacement Fee, a fee will be added to your account whenever you request a replacement card for your account.

PIN REPLACEMENT FEE. If your account is subject to a PIN Replacement Fee, a fee will be added to your account whenever you request a replacement card for your account.

DOCUMENT COPY FEE. If your account is subject to a Document Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the credit union, a fee may be added to your account for each copy of a sales draft or statement that you request.

STATEMENT COPY FEE. If your account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the credit union, a fee may be added to your account for each copy of a sales draft or statement that you request.

RUSH FEE. If your account is subject to a Rush Fee, except as limited by applicable law, a fee may be added to your account for each rush card that you request.