

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.

Interest Rates and Interest Charges	
Interest Rate for Purchases	17.65% to 18.00% This Interest Rate will vary with the market based on the Prime Rate.
Interest Rate for Cash Advances	17.65% to 18.00% This Interest Rate will vary with the market based on the Prime Rate.
Interest Rate for Balance Transfers	17.65% to 18.00% This Interest Rate will vary with the market based on the Prime Rate.
Penalty Interest Rate	18.00% This Interest Rate may be applied to the entire balance on your account if you are late in making a payment. If your Interest Rates are increased for any of these reasons, the Penalty Interest Rate will apply until you make six (6) consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
Fees	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$5.00 or 3.00% of the amount of each cash advance, whichever is greater NONE
Penalty Fees - Late Payment Fee - Over-the-Limit Fee - Returned Payment Fee	\$29.00 \$29.00 \$29.00
Other Fees - Document Copy Fee - Rush Fee - Expedited Payments Fee	\$10.00 \$25.00 \$5.00

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

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.

Variable Rate.

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 the first day of each quarter (January, April, July, October) of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The Interest Rate will never be greater than 18.00%. 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.

Margin.

Purchases will be charged at _____ above the Index.
Cash advances will be charged at _____ above the Index.
Balance transfers will be charged at _____ above the Index.



Periodic Rates.

The Purchase Interest Rate is	which is a daily periodic rate of
The Cash Advance Interest Rate is	which is a daily periodic rate of
The Balance Transfer Interest Rate is	which is a daily periodic rate of
The Penalty Rate Interest Rate is	which is a daily periodic rate of