

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:

INTEREST RATE

Purchases: Variable Rate*	Your Rate will be %.
Balance Transfers: Variable Rate*	Your Rate will be %.
Cash Advances: Variable Rate*	Your Rate will be %.

VARIABLE RATE*

Name of Index:	Prime Rate
Date the Index is Determined:	Last day of each month
Effective Date of Index:	First day of each month
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. Your Interest Rate will never greater than 17.99%. Any increase in the Interest Rate will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance.

Fees

- Annual	Up to \$45.00 based on Your creditworthiness
Transaction Fees	
- Balance Transfer	\$0.00
- Cash Advance	\$0.00
- Foreign Transaction	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment	\$25.00 when your payment is not made by the payment due date
- Returned Payment	\$25.00 if your payment is returned for any reason
- Returned Convenience Check	\$25.00 if your convenience check is returned for any reason
Other Fees	
- Document Copy	\$3.00
- Statement Copy	\$2.00
- Rush	\$40.00
- Card Replacement	\$5.00
- Pay-By-Phone	\$5.00
- Copy of Paid Convenience Check Fee	\$4.00
- Convenience Check Stop Payment Fee	\$25.00

Method for Computing the Balance for Purchases: Average Daily Balance Including New Purchases.

Balance Transfer Restrictions: Existing Shell Federal Credit Union loan and credit card balances are non-transferrable to your credit card account.

Minimum Payment: Your monthly payment will be 3.00% of your total new balance, or \$30.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.