

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: Visa Business Rewards

		INTEREST RATE
Purchases:	Variable Rate*	13.50 %
Balance Transfers:	Variable Rate*	15.50 %
Cash Advances:	Variable Rate*	15.50 %
Penalty Rate:	Variable Rate*	17.75 %

VARIABLE RATE*

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	The 15 th of each month. If the 15 th falls on a weekend, it will be determined the next business day.
Effective Date of Index:	On the first day of the statement cycle date.
Current Index Value:	5.25 %

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

Purchases:	8.25	percentage points
Balance Transfers:	10.25	percentage points
Cash Advances:	10.25	percentage points
Penalty Rate:	12.50	percentage points
Rate Ceiling:	Will never be greater than 17.75 %.	

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 as published in *The Wall Street Journal* "Money Rates" table on the 15th day of each month, to which we add a margin. If the 15th falls on a weekend, the Index value will be determined on the next business day. 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 Fee	None	
Transaction Fees - Foreign Transaction	3.00% of transaction amount.	
Penalty Fees - Late Payment - Over the Limit - Returned Payment	\$38.00 \$0.00 \$27.00	
Other Fees - Card Replacement - Rush - Document Copy	\$ 5.00 \$25.00 \$ 5.00	each card each copy

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 cash advances.

Minimum Payment: Your monthly payment will be 3.00 % of your total new balance, or \$27.00 , whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.