

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*	14.15 %
Balance Transfers: Variable Rate*	14.15 %
Cash Advances: Variable Rate*	14.15 %
Penalty:	18.00 %

VARIABLE RATE*

Name of Index:	Prime Rate published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	On the 3 rd Tuesday of each month
Effective Date of Index:	Annually
Current Index Value:	8.25 %

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

Purchases:	8.25 percentage points
Balance Transfers	8.25 percentage points
Cash Advances:	8.25 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 annually to reflect any change in the Index and will be determined by the Prime Rate on the third Tuesday of each month as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Your 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.

Fees

Annual Fees - Annual - Additional Card - Application	\$50.00 None None
Transaction Fees - Balance Transfer - Cash Advance - Transaction Fee for Purchases - Foreign Transaction	None 2.00% of each transaction or \$5.00 whichever is greater. None 1.00% of each transaction in U.S. dollars.
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment	\$25.00 if you are 10 days late in making a payment. \$25.00 \$20.00

Other Fees - Document Copy - Card Replacement - Card Recovery - Research Fee	\$5.00 \$8.00 First Card. \$8.00 Second Card. \$50.00 \$25.00 One hour minimum.
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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 2.00% of your total new balance, or \$40.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.