CONSUMERS CREDIT UNION
The people in your corner.

VISA

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: Business Platinum CREDIT LIMIT:

	INTEREST RATE
Purchases: Variable Rate*	12.45%-22.45% This interest rate will vary with the Prime Rate.
Balance Transfers: Variable Rate*	12.45%-22.45% This interest rate will vary with the Prime Rate.
Cash Advances: Variable Rate*	27.75% This interest rate will vary with the Prime Rate.

VARIABLE RATE*

Name of Index:	Prime Rate as published in *The Wall Street Journal* "Money Rates" table.
Date the Index is Determined:	First day of each month.
Effective Date of Index:	First day of the billing cycle, monthly.
Current Index Value:	7%

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

Purchases:	5.45%-15.45%	percentage points
Balance Transfers	5.45%-15.45%	percentage points
Cash Advances:	20.75%	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 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 first day of each month, to which we add a margin. 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	
- Cash Advance	NONE
- Balance Transfer	NONE
- Foreign Transaction	1.00% of each multiple currency transaction in U.S. dollars. .80% of each single currency transaction in U.S. dollars.
Penalty Fees	
- Late Payment	NONE
- Over-the-Credit Limit	NONE
- Returned Payment	$35.00 per payment returned for any reason.
Other Fees	
- Statement Copy	$10.00
- Rush	$10.00
- Card Replacement	NONE per card.

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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 2.50% of your total new balance, or $25.00, whichever is greater, plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit. (Excludes active disputes).