

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: **Business Credit Card**

EFFECTIVE DATE: **04/01/2020**

REPLACES ADDENDUM DATED: **12/01/2019**

CREDIT LIMIT: **\$**

INTEREST RATE

Purchases	Variable Rate*	8.70% to 18.70%
Cash Advances	Variable Rate*	8.70% to 18.70%
Balance Transfers	Variable Rate*	8.70% to 18.70%

VARIABLE RATE

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	First day of each month
Effective Date of Index:	Monthly
Current Index Value:	3.25%

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

Purchases:	5.45 to 15.45	percentage points
Cash Advances:	5.45 to 15.45	percentage points
Balance Transfers:	5.45 to 15.45	percentage points

Your Interest Rate is variable and may change automatically from time to time. 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 first day of each month of each year as published in *The Wall Street Journal* "Money Rates" table 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.

OTHER FEES:

Cash Advance	None	Card Replacement	\$10.00
Over the Limit	None	Statement Copy	\$10.00
Returned Check	\$35.00	Rush	\$10.00
Late Payment	\$25.00 when minimum payment is not made within five (5) days		

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.

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

Minimum Payment. Your monthly payment will be 2.50% of your total new balance, plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit. (Excludes active disputes)