

**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.

In the event of any conflict between the terms of this Business Credit Card Addendum and the terms of your Business Credit Card Agreement, the terms of this Business Credit Card Addendum will control.

CREDIT CARD NAME: **Visa Business Rewards**

EFFECTIVE DATE: 12/21/2018

REPLACES ADDENDUM DATED:

CREDIT LIMIT: \$

**INTEREST RATE**

|   |  |
|---|--|
| <b>Purchases:</b> Fixed Introductory Rate For 12 months<br>Variable Rate*         | 0.00%<br>13.24% to 17.99% based on your creditworthiness |
| <b>Cash Advances:</b> Variable Rate*  | 13.24% to 17.99% based on your creditworthiness          |
| <b>Balance Transfers:</b> Fixed Introductory Rate For 12 months<br>Variable Rate* | 0.00%<br>13.24% to 17.99% based on your creditworthiness |

**VARIABLE RATE**

|                               |                                   |
|-------------------------------|-----------------------------------|
| Name of Index:                | Prime Rate                        |
| Date the Index is Determined: | Last day of the Calendar Quarter  |
| Effective Date of Index:      | Fifth day of the Calendar Quarter |
| Current Index Value:          | 5.50%                             |

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

|                       |  |
|-----------------------|--|
| Purchases:            | 7.74, 8.74, 9.74, or 12.74 percentage points |
| Cash Advances:        | 7.74, 8.74, 9.74, or 12.74 percentage points |
| Balance Transfers:    | 7.74, 8.74, 9.74, or 12.74 percentage points |
| Floor and/or Ceiling: | Will never be more than 18.00%.              |

**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 quarterly on the first day of the billing cycle to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of *The Wall Street Journal* on fifth day of each calendar quarter (January, April, July and October), 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 your account statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

**OTHER FEES:**

|  |   |
|--|---|
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee | \$10.00 or 2.00% of the amount of each balance transfer, whichever is greater<br>\$10.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$75.00 )<br>1.00% of each transaction in U.S. dollars |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee   | \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.<br>None<br>\$25.00  |
| <b>Other Fees</b><br>- Pay-By-Phone Fee<br>- Rush Card Issuance Fee<br>- Card Replacement Fee        | \$10.00<br>\$25.00<br>\$5.00  |

**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 purchases.

**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, or \$25.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.