

### 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:

EFFECTIVE DATE: March 21, 2017

REPLACES ADDENDUM DATED: January 1, 2017

CREDIT LIMIT: \$

#### INTEREST RATE

<b>Purchases:</b> Variable Rate*	7.75%
<b>Cash Advances:</b> Variable Rate*	7.75%
<b>Balance Transfers:</b> Variable Rate*	7.75%

Your Interest Rate is fixed but is subject to change upon advance notice to you.

#### 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 calendar quarter (January, April, July, and October)
Effective Date of Index:	First day of each calendar Quarter
Current Index Value:	4.00%

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

Purchases:	3.75	percentage points
Cash Advances:	3.75	percentage points
Balance Transfers:	3.75	percentage points
Floor and/or Ceiling:	Will never be less than 7.00%	
	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 on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each quarter (January, April, July, October) of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The 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

<b>Annual Fee</b> - Annual Fee	None
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	\$40.00 or 5.00% of the minimum required payment, whichever is greater, if you are ten (10) or more days late in making a payment \$40.00 \$40.00

<b>Transaction Fees</b>	
- Foreign Transaction Fee	1.00% of each transaction U.S. dollars completed outside the U.S.
- Document Copy Fee	1.00% of each transfer in U.S. dollars completed in a foreign currency
- Card Replacement Fee	\$5.00
	\$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 3.00% 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.