

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:

CREDIT LIMIT: \$

INTEREST RATE

Purchases: Variable Rate*	%
This interest rate will vary with the Prime Rate.	

Cash Advances: Variable Rate*	%
This interest rate will vary with the Prime Rate.	

Penalty: Fixed Rate	%
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VARIABLE RATE*

Name of Index:	<i>The Wall Street Journal</i> Prime Rate
Date the Index is Determined:	Tenth day of each calendar month
Effective Date of Index:	First day of the billing cycle monthly
Current Index Value:	%

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

Purchases:	percentage points
Cash Advances:	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 on the tenth day of each calendar 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

Transaction Fees	
- Cash Advance	\$5.00 or 3.00% of each transaction, whichever is greater. (Maximum Fee: \$90.00).
- Foreign Transaction	2.00% of each of each transaction in U.S. dollars.
Penalty Fees	
- Late Payment	\$25.00 or 10.00% of the unpaid balance, whichever is less, if you are 15 or more days late.
- Over-the-Credit Limit	\$0.00
- Returned Payment	\$25.00
Other Fees	
- Card Replacement	\$10.00

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

Minimum Payment: Your monthly payment will be 2.00% 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.