Align CREDIT UNION
Connecting all your banking needs

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LOANLINER® VISA

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 Visa Platinum**

EFFECTIVE DATE:

REPLACES ADDENDUM DATED:

CREDIT LIMIT:

VARIABLE RATE

Name of Index:	**Wall Street Journal Prime Rate**
Date the Index is Determined:	**The third Tuesday of February, May, August, and November of each year**
Effective Date of Index:	**On statement cycle date**
Current Index Value:	

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

Purchases:	**6** percentage points
Cash Advances:	**6** percentage points

Floor and/or Ceiling:	Will never be less than **7%**
	Will never be more than **18%**

FIXED RATE

Penalty Rate:	**17.90%***

Your Interest Rate is variable and may change automatically from time to time according to the variable rate terms set forth in this Addendum.

OTHER FEES:

Over the Limit Fee:	**$25.00**	Cash Advance Fee:	**3% of transaction amount, maximum of $90.00**
Returned Check Fee:	**$25.00**	Foreign Transaction Fee:	**1% of transaction amount**
Card Replacement Fee:	$10.00		

Variable Rate: The Interest Rate for purchases and cash advances is subject to change and is based on an Index rate plus additional percentage points, called the "Margin", which is added to the Index rate.

The Index for your account is the highest U.S. Prime Rate as published in the "Money Rates" column of The Wall Street Journal. We will select the Index on the third Tuesday of February, May, August and November each year. The Interest Rate will change on the first day of the next billing cycle following the Index selection date.

If this Index ever becomes unavailable, the credit union will choose a new Index which is based upon comparable information.

The Margin may be different for purchases and cash advances. The Margins and Interest Rate applicable to your account are disclosed in this Addendum and may be subject to minimum and maximum Interest Rates. In any case the Interest Rate will never be greater than the maximum amount permitted by law. Any increase in the Interest Rate will take the form of additional payments.

***Penalty Rate.** All rates for your account, including the rates for purchases and cash advances will automatically increase to 17.90% (fixed rate), if account is 65 days delinquent. The rates for purchases and cash advances will automatically revert to the rates then in effect for those balances after six (6) months of consecutive on time payments.

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

Late Payment Fee. $25 or 10% of the unpaid balance whichever is less when the minimum payment is not received within 15 days of the payment due date.

Minimum Payment. Your monthly payment will be 10% 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.