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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: Visa Business Platinum

CREDIT LIMIT: \$

INTEREST RATE

| | |
|--|---|
| Purchases: Variable Rate * | 12.50% This interest rate will vary with the Prime Rate. |
| Balance Transfers: Variable Rate* | 12.50% This interest rate will vary with the Prime Rate. |
| Cash Advances: Variable Rate* | 12.50% This interest rate will vary with the Prime Rate. |

VARIABLE RATE*

| | |
|-------------------------------|---|
| Name of Index: | Prime Rate published in <i>The Wall Street Journal</i> "Money Rates" table. |
| Date the Index is Determined: | On the 15 th day of the month prior to the statement closing date. |
| Effective Date of Index: | On the first day of the billing cycle, monthly. |
| Current Index Value: | 8.50% |

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

| | |
|-------------------|------------------------|
| Purchases: | 4.00 percentage points |
| Balance Transfers | 4.00 percentage points |
| Cash Advances: | 4.00 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 15th day of the month prior to the statement closing date as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Your Interest Rate will never be less than 9.90% nor 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 - Foreign Transaction | \$5.00 or 3.00% of the amount of each cash advance, whichever is greater. 1.00% of each transaction in U.S. dollars. |
| Penalty Fees - Late Payment - Returned Payment | \$35.00 when the minimum payment is not made within one day of the payment due date. \$29.00 each time a payment is returned for any reason. |
| Other Fees - Document Copy - Statement Copy - Card Replacement - Balance Transfer Stop Payment - Expedited Monthly Payment - Account Research | \$5.00 per document. \$5.00 per statement. \$5.00 per card. \$35.00 per stop payment. \$5.00 per payment. \$25.00 per hour. Minimum of \$25.00 |

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

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.

Minimum Payment: Your monthly payment will be 2.00% of your total new balance, or \$15.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.

