

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 Platinum Business

EFFECTIVE DATE: 11/1/2019

REPLACES ADDENDUM DATED: 10/1/2019

CREDIT LIMIT: \$

INTEREST RATE

Purchases: Variable Rate*	Score Driven %
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Cash Advances: Variable Rate*	Score Driven %
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Balance Transfers: Variable Rate*	Score Driven %
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VARIABLE RATE*

Name of Index:	Prime Rate
Date the Index is Determined:	First day of each calendar quarter (January, April, July, and October)
Effective Date of Index:	On statement cycle date
Current Index Value:	4.75 %

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

Purchases:	Score Driven	percentage points
Cash Advances:	Score Driven	percentage points
Balance Transfers:	Score Driven	percentage points
Ceiling:	Will never be more than	20.00 %.

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 business day of each calendar quarter (January, April, July, and October) of each year as published in *The Wall Street Journal* "Money Rates" table 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 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 - Foreign Transaction	1.00 % of each transaction in U.S. dollars.
Penalty Fees - Late Payment - Returned Payment - Over-the-Credit Limit	Up to \$ 35.00 \$ 32.00 \$ 35.00
Other Fees - Card Replacement - Document Copy - Rush Card Fee - Rush Pin (Mailer) Fee	\$ 5.00 issued for any reason. \$ 5.00 for each copy of sales draft or statement that you request. \$ 25.00 Standard Rush; \$ 65.00 same day. \$ 20.00

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

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 3.00 % 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.