

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 Credit Card

EFFECTIVE DATE: 11/01/19

REPLACES ADDENDUM DATED: 02/01/18

INTEREST RATE

Purchases:	Variable Rate*	13.65%
Cash Advances:	Variable Rate*	13.65%

VARIABLE RATE*

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	Last business day of each month
Effective Date of Index:	First day of the billing cycle monthly following the date the Index is determined
Current Index Value:	4.75%

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

Purchases:	8.90	percentage points
Cash Advances:	8.90	percentage points
Ceiling:	Will never be more than	21.00%

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 monthly following the date the Index is determined to reflect any change in the Index and will be determined by the Prime Rate on the last business day of each month published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The Interest Rate will never be greater than 21.00%. 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	2.00% of each cash advance None
Penalty Fees - Late Payment - Returned Payment	\$30.00 when minimum payment is not made within one (1) day of payment due date \$30.00 for each item returned
Other Fees - Document Copy - Rush - Card Replacement	\$5.00 for each copy of a sales draft or statement that you request \$50.00 \$15.00

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.

Daily Cash Advance Limit: \$3000.00