Addition FINANCIAL
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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: Visa Business Rewards

CREDIT LIMIT:

		INTEREST RATE
Purchases:	Variable Rate*	16.25 %
Balance Transfers:	Variable Rate*	18.00 %
Cash Advances:	Variable Rate*	18.00 %
Penalty Rate:	Non-Variable Rate	18.00 %

VARIABLE RATE*

Name of Index:	Prime Rate as published in ***The Wall Street Journal*** "Money Rates" table
Date the Index is Determined:	The 15th of each month. If the 15th falls on a weekend, it will be determined the next business day.
Effective Date of Index:	On the first day of the billing cycle date monthly.
Current Index Value:	8.00 %

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

Purchases:	8.25 percentage points
Balance Transfers:	10.25 percentage points
Cash Advances:	10.25 percentage points

Rate Ceiling: Will never be greater than 18.00 %.

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 to reflect any change in the Index and will be determined by the Prime Rate as published in ***The Wall Street Journal*** "Money Rates" table on the 15th day of each month, to which we add a margin. If the 15th falls on a weekend, the Index value will be determined on the next business day. The rate will never be greater than the Rate Ceiling disclosed above. 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

Annual Fee	None	
Transaction Fees		
- Foreign Transaction	3.00 %	of each transaction in U.S. Dollars.
Penalty Fees		
- Late Payment	Up to $40.00	
- Over the Limit	$ 0.00	
- Returned Payment	$ 27.00	
Other Fees		
- Card Replacement	$ 5.00	each card
- Rush	$ 25.00	
- Document Copy	$ 5.00	each copy

LOANLINER

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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 cash advances.

Minimum Payment: Your monthly payment will be 3.00% of your total new balance, or $29.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.

Late Payment Fee: $ 29.00 or the amount of the required minimum payment, whichever is less, if You are 1 or more days late in making a payment. In the event You fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged $ 40.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.