

## BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your Business Credit Card Agreement.  
Please keep this attached to your Business Credit Card Agreement.

CREDIT CARD NAME: Business Visa Rewards

CREDIT LIMIT: \$

### INTEREST RATE

|                                          |                                                                                                                                            |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Purchases:</b> Variable Rate*         | Introductory Rate 0.00 % for 6 billing cycles.<br>After that the rate will be 16.49 %<br>This interest rate will vary with the Prime Rate. |
| <b>Balance Transfers:</b> Variable Rate* | 16.49 %<br>This interest rate will vary with the Prime Rate.                                                                               |
| <b>Cash Advances:</b> Variable Rate*     | 16.49 %<br>This interest rate will vary with the Prime Rate.                                                                               |

#### Promotional Period for Introductory Rate:

The Introductory Rate for purchases will apply to transactions posted to Your Account during the first 6 months following the opening of your Account.

| VARIABLE RATE* | Name of Index:                | Prime Rate                                                                 |
|----------------|-------------------------------|----------------------------------------------------------------------------|
|                | Date the Index is Determined: | Two business days before the closing date shown on Your billing statement. |
|                | Effective Date of Index:      | First day of each billing cycle, monthly.                                  |
|                | Current Index Value:          | 6.75 %                                                                     |
|                | Minimum Interest Charge:      | If you are charged interest, the charge will be no less than \$1.00.       |

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

|                   |                        |
|-------------------|------------------------|
| Purchases:        | 9.49 percentage points |
| Balance Transfers | 9.49 percentage points |
| Cash Advances:    | 9.49 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 as published in *The Wall Street Journal* "Money Rates" table two business days before the closing date shown on Your billing statement, to which we add a margin. Your Interest Rate will never be 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

|                                                                    |                                                                                                                                 |
|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Transaction Fees</b><br>- Cash Advance<br>- Foreign Transaction | 2.00% of the cash advance amount or \$5.00, whichever is greater.<br>None                                                       |
| <b>Penalty Fees</b><br>- Late Payment<br>- Returned Payment        | \$15.00 will be charged if You are 15 or more days late.<br>\$25.00 will be charged if Your payment is returned for any reason. |

**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 \$10.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.