

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

CREDIT LIMIT:

INTEREST RATE

Purchases: Fixed Rate	7.99 % Introductory Rate for 6 months
Variable Rate*	After that your rate will be 12.74 %

Cash Advances: Variable Rate*	12.74 %
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Balance Transfers: Fixed Rate	7.99 % Introductory Rate for 6 months
Variable Rate*	After that your rate will be 12.74 %

VARIABLE RATE*

Name of Index:	Prime Rate
Date the Index is Determined:	First day of the month
Effective Date of Index:	On statement cycle date
Current Index Value:	5.50%

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

Purchases:	5.50	percentage points
Cash Advances:	5.50	percentage points
Balance Transfers:	5.50	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 first day of each calendar month of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Your Rate will never be less than 6.00% . 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 - Foreign Transaction	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment - Returned Payment	\$25.00 when minimum payment is not made within 15 days of payment due date \$25.00
Other Fees - Card Replacement - Document Copy	\$5.00 for each replacement card you request \$1.00 for each copy of sales draft or statement that you request

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 \$30.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.