



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:

CREDIT LIMIT: \$

INTEREST RATE

Purchases: Variable Rate*	%
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Cash Advances: Variable Rate*	%
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VARIABLE RATE*

Name of Index:	<i>The Wall Street Journal Prime Rate</i>
Date the Index is Determined:	First day of each calendar quarter, January, April, July and October
Effective Date of Index:	First day of the billing cycle quarterly
Current Index Value:	%

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

Purchases:	percentage points
Cash Advances:	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 quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar quarter, January, April, July, and October as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Your Interest Rate will never be less than % or greater than %. 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	% of each multiple currency transaction in U.S. dollars. % of each single currency transaction in U.S. dollars.
Penalty Fees - Late Payment - Returned Convenience Check	\$ when minimum payment is not made within 15 days of payment due date \$
Other Fees - Document Copy - Rush - Card Replacement	\$ \$ \$

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

Minimum Payment: Your monthly payment will be 2.50% 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.