

## 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.

EFFECTIVE DATE: 2/10/2023

REPLACES ADDENDUM DATED:

### INTEREST RATE

<b>Purchases:</b> Variable Rate*	14.25%.
<b>Cash Advances:</b> Variable Rate*	14.25%.
<b>Balance Transfers:</b> Variable Rate*	14.25%.

### VARIABLE RATE\*

Name of Index:	Prime Rate
Date the Index is Determined:	First day of the calendar quarter (January, April, July, and October)
Effective Date of Index:	1 <sup>st</sup> day of the billing cycle, 15 <sup>th</sup> of each month
Current Index Value:	3.50%

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

Purchases:	6.00%
Cash Advances:	6.00%
Balance Transfers:	6.00%
<b>Ceiling:</b>	Will never be greater than 17.95%.

**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, 15<sup>th</sup> of each month, 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) of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. 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> - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	\$28.00 if you are 10 or more days late in making a payment. \$28.00
<b>Other Fees</b> - Card Replacement Fee - Rush Fee - Statement Copy Fee	\$5.00 for each replacement card you request \$25.00 overnight for each rush card requested. \$3.00 per document.

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

**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.

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