



**BUSINESS REWARDS CREDIT CARD ADDENDUM**

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

EFFECTIVE DATE: March 16, 2020

REPLACES ADDENDUM DATED: March 3, 2020

CREDIT LIMIT:

**INTEREST RATE**

<b>Purchases:</b> Variable Rate*	11.99% - 18.00% APR , when you open your account, based on your creditworthiness
<b>Cash Advances:</b> Variable Rate*	14.99% - 18.00% APR , when you open your account, based on your creditworthiness
<b>Balance Transfers:</b> Variable Rate*	14.99% - 18.00% /*If Promo 0% APR, when you open your account, based on your creditworthiness
<b>Penalty Rate:</b>	0%

**VARIABLE RATE**

Name of Index:	Prime Rate
Date the Index is Determined:	On the tenth day of March, June, September, and December
Effective Date of Index:	On the first day of the billing cycle
Current Index Value:	3.25%

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

Purchases:	8.74% - 14.74% percentage points
Cash Advances:	11.74% - 14.74% percentage points
Balance Transfers:	*11.74% - 14.74% percentage points
Ceiling	Will never be more 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 may increase in the future. 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 tenth calendar day of March, June, September, and December, to which we add a margin. The Interest Rate will never be greater than 18.00%. Any increase in the Interest Rate will result in an increase in the amount of the interest you will pay, may increase your minimum payment, and may increase the number of payments to pay off your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

**FEES**

<b>Annual Fee</b> - Annual Fee	None
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee	3.00% of the amount of each balance transfer 3.00% of the amount of each cash advance or \$20.00, whichever is greater.
- Foreign Transaction Fee - Transaction Fee for Purchases	1.00% of each transaction in U.S. dollars None
<b>Penalty Fees</b> - Late Payment Fee  - Returned Payment Fee  - Returned Convenience Check Fee	\$27.00 or the amount of the required minimum payment, whichever is less, if You are 15 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 \$35.00 or the amount of the required minimum payment, whichever is less. \$27.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, You will be charged \$30.00 or the amount of the required minimum payment, whichever is less. \$27.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, You will be charged \$30.00 or the amount of the returned convenience check, whichever is less.
<b>Other Fees</b> - Card Recovery Fee - Card Replacement Fee - Document Copy Fee - Pay-By-Phone Fee - PIN Replacement Fee - Statement Copy Fee - Unreturned Card Fee - Rush Plastic Fee	None \$10.00 \$1.00 per page. \$7.50 None \$5.00 per document. None \$35.00

**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 for cash advances.

**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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