

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: **Rewards Mastercard**

CREDIT LIMIT:

INTEREST RATE

Purchases: Variable Rate*	14.65 - 17.99%
Balance Transfers: Variable Rate*	14.65 - 17.99%
Cash Advances: Variable Rate*	14.65 - 17.99%
Penalty:	17.99%

VARIABLE RATE*

Name of Index:	Prime Rate published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	First Tuesday of each month
Effective Date of Index:	On statement cycle date monthly
Current Index Value:	6.75%

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

Purchases:	13.90% percentage points
Balance Transfers	13.90% percentage points
Cash Advances:	13.90% 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 Tuesday of each month as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The Interest Rate will never be greater than **17.99%**. 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

Annual Fees	
- Annual	None
- Account Set-Up	None
- Program	None
- Participation	None
- Additional Card	None
- Application	None
Transaction Fees	
- Balance Transfer	None
- Cash Advance	None
- Transaction Fee for Purchases	None
- Foreign Transaction	1.00% of each transaction in U.S. dollars completed outside the U.S. 1.00% of each transaction in U.S. dollars completed in a foreign currency

Penalty Fees	
- Late Payment	\$29.00 or the amount of the required minimum payment, whichever is less, if you are one 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 \$40.00 or the amount of the required minimum payment, whichever is less.
- Over-the-Credit Limit	None
- Returned Payment	\$25.00
Other Fees	
- Card Replacement	\$15.00

Method for Computing the Balance for Purchases: Average Daily Balance (Excluding 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% 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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CREDIT CARD NAME: **CHILDREN'S MIRACLE NETWORK**

CREDIT LIMIT: 

FIXED RATE

Purchases:	9.80 - 12.25%
Balance Transfers:	9.80 - 12.25%
Cash Advances:	9.80 - 12.25%
Penalty:	17.99%

Fees

Annual Fees	
- Annual	None
- Account Set-Up	None
- Program	None
- Participation	None
- Additional Card	None
- Application	None
Transaction Fees	
- Balance Transfer	None
- Cash Advance	None
- Transaction Fee for Purchases	None
- Foreign Transaction	1.00% of each transaction in U.S. dollars completed outside the U.S. 1.00% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees	
- Late Payment	\$29.00 or the amount of the required minimum payment, whichever is less, if you are one 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 \$40.00 or the amount of the required minimum payment, whichever is less.
- Over-the-Credit Limit	None
- Returned Payment	\$25.00
Other Fees	
- Card Replacement	\$15.00

Method for Computing the Balance for Purchases: Average Daily Balance (Excluding 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%** 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.