

BUSINESS CREDIT CARD ADDENDUM

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

CREDIT CARD NAME: **Business Secured**

CREDIT LIMIT: \$

FIXED RATE

Purchases:	%
Balance Transfers:	%
Cash Advances:	%

Your Interest Rate is fixed but is subject to change upon advance notice to you.

Fees

Set-Up and Maintenance Fees - Annual	None
Transaction Fees - Balance Transfer - Cash Advance - Transaction Fee for Purchases - Foreign Transaction	None None None 1.00% of each multiple currency transaction in U.S. dollars. 1.00% of each single currency transaction in U.S. dollars.
Penalty Fees - Late Payment - Returned Payment	\$25.00 if you are 5 or more days late in making a payment. \$25.00 if a payment is returned for any reason.
Other Fees - Statement Copy - Rush - Card Replacement	\$5.00 \$65.00 \$5.00

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 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 5 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:

\$5.00 If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Rush Fee:

\$65.00 If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each Rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Fee Copy:

\$5.00 If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You Request.

Collection Costs:

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Miscellaneous Costs:

There may be fees associated with services performed or requested through non-electronic methods, such as by telephone or through a call center. Such fees will be disclosed to you at the time service is requested but before the service is completed. By confirming your request to be completed, you agree to pay any additional cost required to fulfill your request, even if that fee is not specifically listed as a part of your agreement.