

**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 Visa Credit Card**

CREDIT LIMIT: \$

EFFECTIVE DATE:

REPLACED ADDENDUM DATED:

**INTEREST RATE**

<b>Purchases:</b> Variable Rate*	<b>13.90 %</b> This interest rate will vary with the market based on Prime Rate.
<b>Balance Transfers:</b> Variable Rate*	<b>13.90 %</b> This interest rate will vary with the market based on Prime Rate.
<b>Cash Advances:</b> Variable Rate*	<b>18.00 %</b> This interest rate will vary with the market based on Prime Rate.

**VARIABLE RATE\***

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	Last Friday of the calendar month March, June, September, and December
Effective Date of Index:	First day of the billing cycle quarterly (January, April, July and October)
Current Index Value:	<b>8.50</b>

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

Purchases:	<b>5.65</b>	percentage points
Balance Transfers	<b>5.65</b>	percentage points
Cash Advances:	<b>9.50</b>	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 in January, April, July and October to reflect any change in the Index and will be determined by the Prime Rate on the last Friday of the calendar month in March, June, September, and December as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Your Interest Rate will never be less than **9.90%** greater than **18.00%**. 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>Set-Up and Maintenance Fees</b> - Annual	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer - Cash Advance	<b>None</b> <b>\$5.00</b> for each cash advance processed at any FirstLight Federal Credit Union teller line.
-Transaction Fee for Purchases -Foreign Transaction	<b>None</b> <b>1.00%</b> of each transaction in U.S. dollars.

<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>- Late Payment</li> <li>- Returned Payment</li> </ul>	<p><b>\$25.00</b> , if you are 1 or more days late in making your payment.  <b>\$28.00</b> 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 <b>\$32.00</b> 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.</p>
<p><b>Other Fees</b></p> <ul style="list-style-type: none"> <li>- Document Copy</li> <li>- Rush Card</li> <li>- Card Replacement</li> <li>- Stop Payment</li> <li>- Returned Visa Statement</li> <li>- Expedited Payment</li> <li>- Statement Copy</li> <li>- Pay by Phone</li> </ul>	<p><b>\$5.00</b> per document copy requested  <b>\$30.00</b>  <b>\$10.00</b> per card  <b>\$32.00</b> per check.  <b>\$5.00</b>  <b>\$5.00</b>  <b>\$5.00</b> a fee will be charged for each time you make a payment by telephone and the payment is processed by a live agent. There is no fee when you process the payment yourself via online banking.</p>

**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 purchases.

**Minimum Payment:** Your monthly payment will be **2.00%** 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.