

**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: **Business Visa Credit Card**

EFFECTIVE DATE:

REPLACES ADDENDUM DATED:

CREDIT LIMIT: \$

<b>Annual Percentage Rate (APR) for Purchases</b>	5.9%-10.9% Introductory APR for twelve (12) months from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the non-discount rate on the first day of the billing cycle.  After that your APR will be 9.9%-18% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	5.9%-10.9% Introductory APR for twelve (12) months from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the non-discount rate on the first day of the billing cycle.  After that your APR will be 9.9%-18% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	5.9%-10.9% Introductory APR for twelve (12) months from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the non-discount rate on the first day of the billing cycle.  After that your APR will be 12.9%-18% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**OTHER FEES:**

Cash Advance:	\$5.00 for cash advances processed at any FirstLight Federal Credit Union teller line.	Transaction Fee for Purchases:	\$ None
Balance Transfer:	\$ None	Card Replacement:	\$ 10.00
Annual:	\$ None	Document Copy:	\$ 5.00
Returned Payment:	Up to \$32.00	Rush Card and/or PIN:	\$ 30.00
Returned Visa Statement	\$ 5.00	Statement Copy:	\$ 5.00
Expedited Payment:	\$ 5.00	Pay by Phone:	\$ 5.00
Stop Payment:	\$32.00	Foreign Transaction:	1.00% of transaction amount
Late Payment:	\$ 25.00 when minimum payment is not made by the due date		

**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 purchases.

**Variable Rate.** The Interest Rate for purchases, cash advances, balance transfers and any penalty rate is subject to change and is based on an Index rate plus additional percentage points, called the "Margin", which is added to the Index rate.

The Index for purchases, cash advances and balance transfers is subject to change quarterly in January, April, July and October on the first day of the billing cycle to reflect any change in the Prime Rate (Index) as published in *The Wall Street Journal* "Money Rates" table on the last Friday of March, June, September, and December, to which we add a margin.

The margin will range from 5.65 % - 15.65 %. The Interest Rate will never be less than 9.90 %, nor greater than 18.00%. Any increase in the Interest Rate will take the form of additional payments shown a 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.

The Margin may be different for purchases, cash advances, balance transfers and any penalty rate. The Margins and Interest Rate applicable to your account are disclosed in this Addendum and may be subject to minimum and maximum Interest Rates. In any case the Interest Rate will never be greater than the maximum amount permitted by law. Any increase in the Interest Rate may take the form of additional payments.

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

Purchases:	5.65-12.65	percentage points
Balance Transfers:	5.65-12.65	percentage points
Cash Advances:	8.65-15.65	percentage points
Floor and/or Ceiling:	Will never be less than	9.90%.
	Will never be more than	18.00%.

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

**Late Payment Fee.** \$ 25.00 when minimum payment is not made by the due date

**Returned Payment Fee:** \$28 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 \$32.00 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.

**Pay-by-Phone Fee:** A \$5.00 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.

**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.