



HRCU

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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: **VISA Business Credit Card**

CREDIT LIMIT: **\$ 1,000 to \$20,000**

INTEREST RATE

Purchases: Variable Rate*	11.50% This interest rate will vary with the Prime Rate.
Balance Transfers: Variable Rate*	11.50% This interest rate will vary with the Prime Rate.
Cash Advances: Variable Rate*	11.00% This interest rate will vary with the Prime Rate.
Penalty: Variable Rate*	15.00% This interest rate will vary with the Prime Rate.

VARIABLE RATE*

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> .
Date the Index is Determined:	On the last day the Prime Rate is published each month.
Effective Date of Index:	Monthly on the first day of the statement cycle.
Current Index Value:	5.500%

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

Purchases:	6.00 percentage points
Balance Transfers	6.00 percentage points
Cash Advances:	6.00 percentage points
Penalty Rate:	9.50 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 monthly on the first day of the statement cycle to reflect any change in the Index and will be determined by the highest U.S. Prime Rate listed in *The Wall Street Journal* "Money Rates" table on the last publication day of each month, to which we add a margin. Your Interest Rate will never be greater than 15.00%. 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

Set-Up and Maintenance Fees - Annual	NONE.
Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	3.00% of the amount of each balance transfer. 1.00% of the amount of each cash advance. 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 - Over-the-Credit Limit - Returned Payment	\$35.00 if your payment is not made within 10 days of the due date. \$30.00 each time you exceed your approved credit limit. \$35.00 each time a payment is returned for any reason.
Other Fees - Document Copy - Rush - Card Replacement - Copy of Sales Draft - Chargeback	\$15.00 per document \$30.00 \$10.00 per card \$5.00 per sales draft \$5.00 per chargeback

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 for cash advances.

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.