

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:

CREDIT LIMIT:

INTEREST RATE

Purchases: Variable Rate*	Prime + 6.00%
Cash Advances: Variable Rate*	Prime + 6.00%
Balance Transfers: Variable Rate*	Prime + 6.00%

VARIABLE RATE*

Name of Index:	Prime Rate published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	First Day of each Calendar Month
Effective Date of Index:	First Day of the billing cycle monthly
Current Index Value:	7.50%

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

Purchases:	6.00	percentage points
Cash Advances:	6.00	percentage points
Balance Transfers:	6.00	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 billing cycle to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of *The Wall Street Journal* on the first day of each calendar month, to which we add a margin. Your Interest Rate will never be less than or greater than . 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:

Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	1.00% of the amount of each balance transfer 1.00% of the amount of each cash advance 2.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment - Returned Payment	Up to \$ 35.00
Other Fees - Statement Copy - Card Replacement - Emergency Card Replacement (Includes card and delivery fees)	\$4.00 per copy \$10.00 Up to \$ 100.00

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.

Method for Computing the Balance for Purchases: Average Daily Balance (Including New 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.