



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.

EFFECTIVE DATE: **January 1, 2019** REPLACES ADDENDUM DATED: **October 2, 2018**

CREDIT LIMIT: **[REDACTED]**

CHILDREN'S MIRACLE NETWORK PLATINUM

INTEREST RATE

Purchases: Fixed Rate	9.80 - 12.25% based on your creditworthiness
Cash Advances: Fixed Rate	9.80 - 12.25% based on your creditworthiness
Balance Transfers: Fixed Rate	9.80 - 12.25% based on your creditworthiness

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

PLATINUM REWARDS

Purchases: Variable Rate	13.40 - 17.99% based on your creditworthiness
Cash Advances: Variable Rate	13.40 - 17.99% based on your creditworthiness
Balance Transfers: Variable Rate	13.40 - 17.99% based on your creditworthiness

VARIABLE RATE

Name of Index:	Prime Rate published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	First Tuesday of each month
Effective Date of Index:	On statement cycle date
Current Index Value:	5.50%

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

Purchases:	7.90 - 13.90% percentage points
Cash Advances:	7.90 - 13.90% percentage points
Balance Transfers:	7.90 - 13.90% percentage points
Floor and/or Ceiling:	Will never be more than 17.99%

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 monthly to reflect any change in the Index and will be determined by the Prime Rate on the first Tuesday of each month of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The Interest Rate will never be greater than **17.990%**. 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 Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee	<table border="1"> <tr><td>None</td></tr> <tr><td>None</td></tr> <tr><td>None</td></tr> <tr><td>None</td></tr> <tr><td>None</td></tr> </table>	None	None	None	None	None
None						
None						
None						
None						
None						
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<table border="1"> <tr><td>None</td></tr> <tr><td>None</td></tr> <tr><td>1.000%</td></tr> <tr><td>None</td></tr> </table> of each transaction in U.S. dollars	None	None	1.000%	None	
None						
None						
1.000%						
None						
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>\$26.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$37.00 or the amount of the required minimum payment, whichever is less.</p> <table border="1"> <tr><td>None</td></tr> <tr><td>\$25.00</td></tr> </table>	None	\$25.00			
None						
\$25.00						
Other Fees - Card Replacement Fee	<table border="1"> <tr><td>\$15.00</td></tr> </table>	\$15.00				
\$15.00						

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 3.00% 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.