



## **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.

Please keep this attached to your COANLINEN Business Credit Card Agreement.								
CREDIT CARD NAME:		CREDIT LIMIT: \$						
		INTEREST RATE						
Purchases:	Variable Rate*	11.50 % This interest rate will vary with the Pr						
Balance Transfers:	Variable Rate*	$\begin{array}{ccc} & 11.50 & \% \\ & \text{This interest rate will vary with the Prink} \\ & \text{Rate.} \end{array}$						
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Cash Advances:	Variable Rate*	This interest rate will vary with the Prin Rate.						
Penalty: Fixed Rate			21.50%					
70								
VARIABLE RATE*	Name of Index:	Prir	ne Rate					
	Date the Index is Determined:	Firs	t day of each month					
	Effective Date of Index:	1 <sup>st</sup> (	day of billing cycle monthly					
	Current Index Value:	4 %						

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

Purchases:	6 percentage points
Balance Transfers	6 percentage points
Cash Advances:	6 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 1st day of the billing monthly to reflect any change in the Index and will be determined by the Prime Rate as published in The Wall Street Journal "Money Rates" table to which we add a margin. Your Interest Rate will never be less than 6% or greater than 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	
- Cash Advance	3.00% of the amount of each cash advance or \$5.00, whichever is
	greater.
- Foreign Transaction	0.80% of each transaction in U.S. dollars completed outside the U.S.
	0.20% of each transaction in U.S. dollars completed in a foreign
	currency.

## **LOANLINER**

Penalty Fees	
- Late Payment	Up to \$35.00
- Returned Payment	Up to \$35.00
Other Fees	
- Rush	\$20.00
- Chip Card Replacement Fee	\$5.00

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 cash advances.

**Minimum Payment:** Your monthly payment will be 2.00% of your total new balance, or \$10.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.



# **Business - Application**

#### IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A LOAN To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Married Applicants may apply for a separate account. **LOAN REQUEST** Member/Account Number: Other: \_ ☐ Renewal/Change Application Type: New Type of Credit: ☐ Individual/Business ☐ Joint (Co-Applicant must individually complete Co-Applicant Information) Amount requested: \$ Terms/Maturity: ☐ Line of Credit X Credit Card ☐ Term Loan Type: ☐ Commercial Real Estate Other: Purpose of Loan: LOAN SECURITY Collateral Description: Liens/Security Interest and State Filed: Subject Property Address (street, city, state, and zip): APPLICANT/INDIVIDUAL INFORMATION BUSINESS/INDIVIDUAL NAME YEAR BUSINESS ESTABLISHED STATE DBA NAME(S) PRIOR BUSINESS NAME(S) CONTACT NAME TELEPHONE TYPE OF ORGANIZATION: ☐ INDIVIDUAL ☐ PROPRIETORSHIP ☐ PARTNERSHIP ☐ CORPORATION ☐ LLC ☐ ASSOCIATION ☐ NON-PROFIT ☐ OTHER: IF INDIVIDUAL, PROVIDE THE FOLLOWING INFORMATION: EMPLOYER NAME EMPLOYER TELEPHONE NUMBER SSN/TIN NUMBER DRIVER'S LICENSE NUMBER/STATE ISSUANCE DATE EXPIRATION DATE DATE OF BIRTH HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL PHYSICAL ADDRESS MAILING ADDRESS COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: SEPARATED UNMARRIED (Single - Divorced - Widowed) **GUARANTOR/CO-APPLICANT** 1. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): SSN/TIN NUMBER DATE OF BIRTH ☐ GUARANTOR ☐ CO-APPLICANT DRIVER'S LICENSE NUMBER/STATE ISSUANCE DATE EXPIRATION DATE HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL PHYSICAL ADDRESS MAILING ADDRESS COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) 2. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): SSN/TIN NUMBER DATE OF BIRTH ☐ GUARANTOR ☐ CO-APPLICANT NAME DRIVER'S LICENSE NUMBER/STATE ISSUANCE DATE EXPIRATION DATE HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL PHYSICAL ADDRESS MAILING ADDRESS COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) or CHECK IF ADDITIONAL GUARANTOR/CO-APPLICANT INFORMATION ACCOMPANIES THIS APPLICATION.

# SOURCES OF INCOME

# Important Notice to Individuals

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☐ Savings		_			Ш	Other:					
☐ Borrowe	er	☐ Guarantor/Co-Applica	ınt(s) Number A	Attached		Borrower	☐ Guaranto	r/Co-Ap	plicant(s)	_ Number	Attached
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