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 Rewards**	CREDIT LIMIT: $

FIXED RATE

Purchases:	3.99% Introductory Rate for 12 billing cycles. After that your rate will be 11.99%
Balance Transfers:	3.99% Introductory Rate for 12 billing cycles. After that, your rate will be 11.99%
Cash Advances:	11.99%

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

Promotional Period for Introductory Rate: The Introductory Rate for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card. Any existing balances on Member One Federal Credit Union loan or credit card accounts are not eligible for the Introductory Rate for balance transfers.

Fees

Annual Fees	
Annual Fee	None
Transaction Fees	
Cash Advance Fee	None
Foreign Transaction Fee	1.00% of the transaction amount in U.S. dollars
Transaction Fee for Purchases	None
Penalty Fees	
Late Payment Fee	$25.00 when your minimum payment is not made within ten (10) days of your payment due date.
Over-the-Credit-Limit Fee	None
Returned Payment Fee	$25.00
Other Fees	
Card Replacement Fee	$10.00
Document Copy Fee	$5.00
Rush Fee	$20.00

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 2.50% of your total new balance, or $15.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.