Sandia Area
Better Banking Without the Bank™

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mastercard

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: Business Cash Back Rewards Mastercard   CREDIT LIMIT:

	INTEREST RATE
Purchases: Variable Rate*	15.74 %
Balance Transfers: Variable Rate*	15.74 %
Cash Advances: Variable Rate*	15.74 %

VARIABLE RATE*

Name of Index:	Prime Rate published in *The Wall Street Journal* "Money Rates" table
Date the Index is Determined:	The last day of the month prior to the current billing cycle
Effective Date of Index:	The first day of the billing cycle monthly
Current Index Value:	7.25%

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

Purchases:	8.49 percentage points
Balance Transfers	8.49 percentage points
Cash Advances:	8.49 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 may increase in the future. 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 last day of the previous month, to which We add a margin. The INTEREST RATE will never be greater than 17.99 %. Any increase in the INTEREST RATE will result in an increase in the amount of the interestYou will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Fees

Transaction Fees	
- Foreign Transaction	1% of all cross-border transactions.
Penalty Fees	
- Late Payment	$25.00 when minimum payment is not made by payment due date
- Returned Payment	$25.00
Other Fees	
- Document Copy	$3.00
- Statement Copy	$3.00
- Rush	Up to $36.00
- Card Replacement	$5.00
- Stop Payment	$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 2.50% 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.