

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*	Your Rate will be 16.50% to 25.50% This interest rate will vary with the Prime Rate
Balance Transfers: Variable Rate*	Your Rate will be 16.50% to 25.50% This interest rate will vary with the Prime Rate
Cash Advances: Variable Rate*	16.50% to 25.50% This interest rate will vary with the Prime Rate.

VARIABLE RATE*

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	Semi-Annually, during Triangle Credit Union's Board of Directors review
Effective Date of Index:	First day of billing cycle Semi-Annually
Current Index Value:	8.50%

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

Purchases:	8.00% to 17.00%	percentage points
Balance Transfers	8.00% to 17.00%	percentage points
Cash Advances:	8.00% to 17.00%	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 on the first day of the billing cycle Semi-Annually 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 on the day of the semi-annual Triangle Credit Union's Board of Directors review to which we add a margin. Your Interest Rate will never be greater than 27.90%. 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 - Cash Advance - Foreign Transaction	1.00% of the amount of the cash advance or \$5.00, whichever is greater. 1.00% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars.
Penalty Fees - Late Payment - Returned Payment	Up to \$38.00 when minimum payment is not made within 1 day of the payment due date. \$15.00 for each item returned

Other Fees <ul style="list-style-type: none"> - Document Copy - Rush - Emergency Card Replacement - Card Replacement - Paper Statement Fee 	<ul style="list-style-type: none"> \$3.00 per page, for each copy of sales draft or statement you request. \$35.00 \$150.00 for each time you request an Emergency Card Replacement. \$10.00 per card for each replacement card you request \$2.00 each billing cycle, if you decline electronic statements and request paper statements to be mailed.
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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 \$25.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.