



Educators
CREDIT UNION®

1326 Willow Rd.
Mount Pleasant, WI 53177
Racine, WI 53408-1040



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: **Business Cash Back Credit**

CREDIT LIMIT: \$

INTEREST RATE

Purchases: Variable Rate*	0 % Introductory Rate for 180 days from account opening After that your Rate will be 17.00 %. This interest rate will vary with the Prime Rate.
Balance Transfers: Variable Rate*	0 % Introductory Rate for 180 days from account opening After that your Rate will be 17.00 %. This interest rate will vary with the Prime Rate.
Cash Advances: Variable Rate*	0 % Introductory Rate for 180 days from account opening After that your Rate will be 17.00 %. This interest rate will vary with the Prime Rate.

Promotional Period for Introductory Rate:

The Introductory Rate for purchases, balance transfers, and cash advances will apply to transactions posted to Your Account during the first 180 days following the opening of Your Account.

VARIABLE RATE*

Name of Index:	Prime Rate
Date the Index is Determined:	Last Business Day of the preceding Month
Effective Date of Index:	The First Day of the Month
Current Index Value:	7.00 %

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

Purchases:	10	percentage points
Balance Transfers	10	percentage points
Cash Advances:	10	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 Month to reflect any change in the Index and will be determined the last business day of the preceding Month by the Prime Rate as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. 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

Penalty Fees - Late Payment	\$25.00 if you are 10 days late in making a payment.
Other Fees - Document Copy - Rush - Card Replacement - Design Your Own Card	\$5.00 \$25.00 \$5.00 \$10.00

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 \$25.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.