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### 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 Rewards

EFFECTIVE DATE: 4-1-20

REPLACES ADDENDUM DATED:

CREDIT LIMIT:

#### INTEREST RATE

<b>Purchases:</b> Fixed Intro rate Variable Rate*	6.90% for the first SIX months. Thereafter, your rate will be 8.00%
<b>Cash Advances:</b> Variable Rate*	8.00%
<b>Balance Transfers:</b> Variable Rate*	8.00%
<b>Penalty:</b> Fixed Rate	18.90%

#### VARIABLE RATE\*

Name of Index:	Prime Rate
Date the Index is Determined:	25 <sup>th</sup> day of each month.
Effective Date of Index:	On statement cycle date
Current Index Value:	3.25%

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

Purchases:	3.50	percentage points
Cash Advances:	3.50	percentage points
Balance Transfers:	3.50	percentage points
Floor:	Will never be less than 8.00%	
Ceiling:	Will never be more than 18.00% , unless your account is in default and is subject to the Penalty Rate disclosed above.	

**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 statement cycle date to reflect any change in the Index and will be determined by the Prime Rate on the 25<sup>th</sup> day of the previous month 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**

<b>Annual Fees</b> - Annual	
<b>Transaction Fees</b> - Balance Transfer - Cash Advance - Foreign Transaction	\$10.00 or 3.00 % of the amount of each balance transfer, whichever is greater \$10.00 or 2.00% of cash advance amount (Maximum: \$100.00 ) 1% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment - Returned Payment - Over-the-Credit Limit	\$25.00 when minimum payment is not made within 5 days of payment due date. \$25.00 for each payment returned. \$25.00 if New Balances less any fees is more than 5.00% over your credit limit.
<b>Other Fees</b> - Card Replacement - Document Copy - Card Rush	\$5.00 issued for any reason \$3.00 for each copy of sales draft or statement that you request \$55.00

**Method for Computing the Balance for Purchases:** Average Daily Balance (Including New Purchase).

**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 for cash advances.

**Balance Transfer Fee (Finance Charge):** \$10.00 or 3.00 % of the amount of each balance transfer, whichever is greater. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.

**Minimum Payment:** Your monthly payment will be 2.50% of your total new balance, or \$20.00 , whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.