Levo Federal Credit Union
PO Box 5735
Sioux Falls, SD 57117
605.334.2471
www.Levo.org

VISA

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: $ $0.00

		INTEREST RATE
Purchases:	Variable Rate*	16.240 % This interest rate will vary with the Prime Rate.
Balance Transfers:	Variable Rate*	16.240 % This interest rate will vary with the Prime Rate.
Cash Advances:	Variable Rate*	16.240 % This interest rate will vary with the Prime Rate.
Penalty:		None

VARIABLE RATE*

Name of Index:	*The Wall Street Journal* Prime Rate
Date the Index is Determined:	First day of each calendar quarter (January, April, July, and October)
Effective Date of Index:	First day of the billing cycle quarterly
Current Index Value:	7.250 %

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

Purchases:	8.990 percentage points
Balance Transfers	8.990 percentage points
Cash Advances:	8.990 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 quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar quarter (January, April, July, and October) as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Your Interest Rate will never be greater than 18.00%. 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	
- Balance Transfer	None
- Cash Advance	None
- Foreign Transaction	1.00% of each transaction in U.S. dollars.
Penalty Fees	
- Late Payment	$25.00 or the amount of the required minimum payment, whichever is less if you are 11 or more days late in making a payment.
- Returned Payment	$25.00 or the amount of the required minimum payment, whichever is less.
Other Fees	
- Document Copy	$10.00 per document
- Emergency Card Replacement	$15.00

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 3.00% of your total new balance, or $35.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.