



RiverValley
CREDIT UNION

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LOANLINER



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:

EFFECTIVE DATE:

REPLACES ADDENDUM DATED:

CREDIT LIMIT: \$

INTEREST RATE*

Purchases:	11.25%, 14.25%, 18.25% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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Cash Advances:	11.25%, 14.25%, 18.25% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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Balance Transfers:	11.25%, 14.25%, 18.25% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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Penalty Rate:	21.25%
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VARIABLE RATE*

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	First day of each month
Effective Date of Index:	1 st day of billing cycle
Current Index Value:	5.00% %

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

Purchases:	6.00%-13.00%	percentage points
Cash Advances:	6.00%-13.00%	percentage points
Balance Transfers:	6.00%-13.00%	percentage points

Floor and/or Ceiling	Will never be less than	6.00% %
	Will never be more than	24.99% %

Your Interest Rate is variable and may change automatically from time to time according to the variable rate terms set forth in this Addendum.

Fees	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee - Pay-By-Phone Fee	3.00% of the amount of each cash advance or \$5.00 , whichever is greater. 1.00% of each transaction in U.S. dollars \$10.00
Penalty Fees - Late Payment Fee - Return Payment Fee - Returned Convenience Check Fee	Up to \$35.00 Up to \$35.00 \$25.00
Other Fees - Rush Fee - CHIP Card Replacement Fee	\$20.00 \$5.00

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 purchases.

Variable Rate. The Interest Rate for purchases, cash advances, balance transfers and any penalty rate is subject to change and is based on an Index rate plus additional percentage points, called the "Margin", which is added to the Index rate.

The Index for your account is the highest U.S. Prime Rate as published in "Money Rates" table of *The Wall Street Journal* on the first day or each month will change on the 1st day of the billing cycle date following the Index publication date.

If this Index ever becomes unavailable, the credit union will choose a new Index which is based upon comparable information.

The Margin may be different for purchases, cash advances, balance transfers and any penalty rate. The Margins and Interest Rate applicable to your account are disclosed in this Addendum and may be subject to minimum and maximum Interest Rates. In any case the Interest Rate will never be greater than the maximum amount permitted by law. Any increase in the Interest Rate will take the form of additional payments.

Method for Computing the Balance for Purchases: Average Daily Balance (excluding new purchases)

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$25.00 or the amount of the returned convenience check, whichever is less.

Minimum Payment: Your monthly payment will be 20.00 % 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.

Business - Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A LOAN

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account.
 What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you.

We may also ask to see your driver's license or other identifying documents.

Married Applicants may apply for a separate account.

LOAN REQUEST

Member/Account Number:

Application Type: New Renewal/Change Other: _____

Type of Credit:

Individual/Business Joint (Co-Applicant must individually complete Co-Applicant Information)

Amount requested: \$

Terms/Maturity:

Type: Line of Credit Term Loan Credit Card

Commercial Real Estate Other: _____

Purpose of Loan:

LOAN SECURITY

Collateral Description:

Value: _____ Liens/Security Interest and State Filed: _____

Subject Property Address (street, city, state, and zip): _____

APPLICANT/INDIVIDUAL INFORMATION

BUSINESS/INDIVIDUAL NAME _____ YEAR BUSINESS ESTABLISHED _____ STATE _____

DBA NAME(S) _____

PRIOR BUSINESS NAME(S) _____

CONTACT NAME _____ TITLE _____ TELEPHONE _____

TYPE OF ORGANIZATION:

INDIVIDUAL PROPRIETORSHIP PARTNERSHIP CORPORATION LLC ASSOCIATION NON-PROFIT OTHER: _____

IF INDIVIDUAL, PROVIDE THE FOLLOWING INFORMATION:

EMPLOYER NAME: _____ EMPLOYER TELEPHONE NUMBER _____

SSN/TIN NUMBER _____ DRIVER'S LICENSE NUMBER/STATE _____ ISSUANCE DATE _____ EXPIRATION DATE _____ DATE OF BIRTH _____

HOME TELEPHONE _____ WORK TELEPHONE _____ CELL PHONE _____ FAX NUMBER _____ WEB SITE ADDRESS/EMAIL _____

PHYSICAL ADDRESS _____

MAILING ADDRESS _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: _____ ID VERIFICATION: _____

MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

GUARANTOR/CO-APPLICANT

1. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): _____ SSN/TIN NUMBER _____ DATE OF BIRTH _____

GUARANTOR CO-APPLICANT

NAME _____ DRIVER'S LICENSE NUMBER/STATE _____ ISSUANCE DATE _____ EXPIRATION DATE _____

HOME TELEPHONE _____ WORK TELEPHONE _____ CELL PHONE _____ FAX NUMBER _____ WEB SITE ADDRESS/EMAIL _____

PHYSICAL ADDRESS _____

MAILING ADDRESS _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: _____ ID VERIFICATION: _____

MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

2. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): _____ SSN/TIN NUMBER _____ DATE OF BIRTH _____

GUARANTOR CO-APPLICANT

NAME _____ DRIVER'S LICENSE NUMBER/STATE _____ ISSUANCE DATE _____ EXPIRATION DATE _____

HOME TELEPHONE _____ WORK TELEPHONE _____ CELL PHONE _____ FAX NUMBER _____ WEB SITE ADDRESS/EMAIL _____

PHYSICAL ADDRESS _____

MAILING ADDRESS _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: _____ ID VERIFICATION: _____

MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

or CHECK IF ADDITIONAL GUARANTOR/CO-APPLICANT INFORMATION ACCOMPANIES THIS APPLICATION.

