



2060 Red Lion Road
Philadelphia, PA 19115
215.969.0777
Toll-Free: 800.342.0008
AmericanHeritageCU.org



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 Low Rate MasterCard**

INTEREST RATE

Purchases: Variable Rate*	Wall Street Journal Prime Rate + 5.74% This interest rate will vary with the Prime Rate.
Balance Transfers: Variable Rate*	Wall Street Journal Prime Rate + 5.74% This interest rate will vary with the Prime Rate.
Cash Advances: Variable Rate*	Wall Street Journal Prime Rate + 5.74% This interest rate will vary with the Prime Rate.

VARIABLE RATE*

Name of Index:	Prime Rate as listed in the Wall Street Journal "Money Rates"
Date the Index is Determined:	The first day of each month.
Effective Date of Index:	The first day of each billing cycle, monthly.
Current Index Value:	Wall Street Journal Prime Rate

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

Purchases:	5.74% percentage points
Balance Transfers	5.74% percentage points
Cash Advances:	5.74% 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 Your billing cycle, monthly 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 to which we add a margin. Your Interest Rate will never be less than 5.74% or 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

Set-Up and Maintenance Fees - Annual - Additional Card - Application	None None None
Transaction Fees - Balance Transfer - Cash Advance - Transaction Fee for Purchases - Foreign Transaction	None None None .80% of all cross-border transactions. .20% of all currency conversions to U.S. dollars.



Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment - Returned Convenience Check	\$20.00 will be charged to Your account if Your payment is 1 or more days late. \$20.00 will be charged to Your account if You exceed Your approved credit limit at any time. \$25.00 will be charged to Your account if Your payment is returned for any reason. \$25.00 will be charged to Your account if You have a Convenience Check returned for any reason.
Other Fees - Document Copy - Statement Copy - Rush - Emergency Card Replacement - PIN Replacement - Card Replacement	\$5.00 \$3.00 \$25.00 (Overnight) None \$5.00 \$7.50

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 \$20.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.