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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 Platinum Rewards**

EFFECTIVE DATE: 12/20/2018 REPLACES ADDENDUM DATED:

CREDIT LIMIT: \$

INTEREST RATE

Purchases:	Variable Rate*	11.49%
Cash Advances:	Variable Rate*	11.49%
Balance Transfers:	Variable Rate*	11.49%
Penalty:	Fixed Rate	17.990 %

VARIABLE RATE*

Name of Index:	Prime Rate
Date the Index is Determined:	Last day of statement cycle prior to change date
Effective Date of Index:	First day of the following statement cycle
Current Index Value:	5.50 %

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

Purchases:	5.990	percentage points
Cash Advances:	5.990	percentage points
Balance Transfers:	5.990	percentage points
Floor:	Will never be less than 7.990%	
Ceiling:	Will never be more than 17.990%	

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 monthly to reflect any change in the Index and will be determined by the Prime Rate on the last day of statement cycle prior to change date 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:

Transaction Fees		
- Foreign Transaction	2.00%	of each transaction in U.S dollars
Penalty Fees		
- Late Payment	\$25.00	if you are one (1) or more days late in making a payment
- Returned Payment	\$25.00	
Other Fees		
- Card Replacement	\$10.00	for each replacement card you request
- Document Copy	\$10.00	for each copy of sales draft or statement that your request
- Rush	\$25.00	

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

Minimum Payment: Your monthly payment will be 3.00% 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.