

Addendum to World Business Credit Card Agreement

This addendum is incorporated into and becomes a part of your World Business Credit Card Agreement ("Agreement"). Please keep this attached to your Agreement.

Interest rates	Annual Percentage Rate (APR) for Purchases	14.75% This APR will vary with the market based on the Prime Rate
	APR for Balance Transfers	14.75% This APR will vary with the market based on the Prime Rate
	APR for Cash Advances	16.75% This APR will vary with the market based on the Prime Rate
	Penalty Rate	None
Variable rate	Name of Index	Prime Rate
	Current Index Value	6.75%
Margins	Purchases	8.00% above the Index
	Balance Transfers	8.00% above the Index
	Cash Advances	10.00% above the Index
	Ceiling	Not to exceed 18.00%
Fees	Annual Fee	None
	Balance Transfer Fee	None
	Cash Advance Fee	None
	Foreign Transaction Fee	None
	Late Payment Fee	\$25 or 5% of the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment
	Returned Payment Fee	\$10

Collection Costs: You agree to pay all costs of collecting the amount you owe under the Agreement, including court costs and reasonable attorney fees.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Late Payment Fee: If your account is subject to a Late Payment Fee, the fee will be charged to your account when you do not make the required minimum payment by or within the number of days set forth in the table above.

Minimum Payment: 2% of the balance due or \$25, whichever is greater. If the balance is less than \$25, the minimum payment due is the amount of your total new balance.

Periodic Rates: The Purchase APR is 14.75%, which is a monthly periodic rate of 1.2292%.

The Balance Transfer APR is 14.75%, which is a monthly periodic rate of 1.2292%.

The Cash Advance APR is 16.75%, which is a monthly periodic rate of 1.3958%.

Returned Payment Fee: If your account is subject to a Returned Payment Fee, the fee will be charged to your account when a payment is returned for any reason.

Variable Rate Information: The purchase rate and balance transfer rate are determined by adding 8.00% to the highest Prime Rate available as published in the *Wall Street Journal* "Money Rates" table, no less than 45 days prior to Annual Percentage Rate adjustments effective with the first billing cycle of January, April, July, and October, respectively. The cash advance rate is determined by adding 10.00% to the highest Prime Rate available as published in the *Wall Street Journal*, no less than 45 days prior to Annual Percentage Rate adjustments effective with the first billing cycle of January, April, July, and October, respectively. If the Index is no longer available, the credit union will choose a new Index which is based upon comparable information.