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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:

**INTEREST RATE**

<b>Purchases:</b> Variable Rate*	
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<b>Balance Transfers:</b> Variable Rate*	
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<b>Cash Advances:</b> Variable Rate*	
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**VARIABLE RATE\***

Name of Index:	Prime Rate
Date the Index is Determined:	Last Day of March, June, September, and December
Effective Date of Index:	Statement Cycle Date Quarterly
Current Index Value:	

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

Purchases:	percentage points
Balance Transfers	percentage points
Cash Advances:	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 Statement Cycle Date Quarterly to reflect any change in the Index and will be determined by the Prime Rate as published in 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**

<b>Transaction Fees</b> - Balance Transfer - Cash Advance - Foreign Transaction	None \$5.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment  - Returned Payment	\$27.00 or the amount of the required minimum payment, whichever is less, if you are four or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$37.00 or the amount of the required minimum payment, whichever is less. \$25.00
<b>Other Fees</b> - Rush - Card Replacement	\$25.00 \$10.00



**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 \$25.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.