Finger Lakes Credit Union
27 Seneca Street
P.O. Box 433
Geneva, NY 14456
Phone: (315) 781-1334

VISA

BUSINESS CREDIT CARD ADDENDUM

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

CREDIT CARD NAME: Visa Business Rewards

INTEREST RATE 12.00%

Purchases: Variable Rate*	0.00 % Introductory Rate for 12 months from Account opening. After that your Rate will be 12.00 % This interest rate will vary with the Prime Rate.

Balance Transfers: Variable Rate*	0.00 % Introductory Rate for 12 months from Account opening. After that your Rate will be 12.00 % This interest rate will vary with the Prime Rate.

Cash Advances: Non- Variable Rate	18.00 %

Promotional Period for Introductory Rate:
The Introductory Rate for purchases and balance transfers will apply to transactions posted to Your Account during the first 12 months following the opening of Your Account. Any existing balances on Finger Lakes Federal Credit Union loan or credit card accounts are not eligible for the Introductory Rate for balance transfers.

VARIABLE RATE*

Name of Index:	*The Wall Street Journal* Prime Rate
Date the Index is Determined:	The 10th of each month
Effective Date of Index:	The First day of each month
Current Index Value:	7.00 %

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

Purchases:	5.00% percentage points
Balance Transfers	5.00% 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 each month 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 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	None
- Application	None
Transaction Fees	
- Balance Transfer	3.00% of the amount of each balance transfer
- Cash Advance	$5.00 or 3.00% of the amount of each cash advance, whichever is greater
- Transaction Fee for Purchases	None
- Foreign Transaction	None

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Penalty Fees	
- Late Payment	$35.00 if you are 10 or more days late in making a payment
- Over-the-Credit Limit	None
- Returned Payment	$35.00
Other Fees	
- Statement Copy	$5.00 per document
- Rush	$35.00
- Pay-By-Phone	$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 purchases.

Minimum Payment: Your monthly payment will be 2.50% 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.

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