

APRs: Your account is assigned APRs for purchases, balance transfers, and cash advances as well as Penalty/Default APRs for each category of transactions as disclosed in this Addendum. These APRs are used to calculate your interest charges.

Variable APR. Unless noted otherwise, your APRs will vary based on the U.S. Prime Rate published in *The Wall Street Journal*. This means your APRs will increase if the U.S. Prime Rate increases and decrease if the U.S. Prime Rate decreases. An increase or decrease in the APR will increase or decrease the total amount of interest you pay. Therefore, the amount of your minimum payment applied to interest will increase or decrease. If *The Wall Street Journal (Eastern Edition)* is not published or the Prime Rate is not given on any of these dates, then the Index Rate will be determined by using the immediately preceding published Prime Rate for such date. If the Prime Rate is no longer available, we will choose a new index and notify you as required by applicable law.

Your APRs are adjusted monthly on the first business day of the billing cycle; each APR is determined by adding a Margin to the U.S. Prime Rate published in *The Wall Street Journal* on the first day of the previous month. The Margin is a percentage amount that we determine based on an evaluation of your credit history. Your Margin for each APR which applies to your account may be found in this Addendum. For example: If the U.S. Prime Rate is 4.00% and your Margin for a category of transactions is 10.00%, then your variable APR will be 14.00% APR (4.00% U.S. Prime Rate + 10.00% Margin = 14.00% APR).

Penalty/Default APR: The penalty/default rate applies when your payment history reflects one (1) payment over sixty (60) days late or two (2) payments over thirty (30) days late during the same 12-month rolling period.

Minimum Monthly Payment: Minimum Payment will be (a) 3% of the total new balance or \$20, whichever is greater, OR (b) your total new balance if it is less than \$20, PLUS (c) any portion of the Minimum Payment(s) shown on your prior statement(s), which remains unpaid.

Late Payment Fee: If you are ten (10) or more days late in making a payment, you will pay the above fee based on your outstanding purchase and cash advance principal balance at the time the fee is assessed.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories of each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.



Visa® Business Platinum Rewards Terms and Conditions

Delta Community Visa® Business Platinum Rewards Card

Credit Card Addendum

This Addendum is incorporated into and becomes part of your Delta Community CU Business Visa Platinum Rewards Credit Card Agreement. Please read and retain this Addendum for your records.

	Visa Platinum Tier 1	Visa Platinum Tier 2	Visa Platinum Tier 3
ANNUAL PERCENTAGE RATE* for Purchases (rate based on creditworthiness)	10.25% (Prime + a Margin of 5.00%)	12.25% (Prime + a Margin of 7.00%)	17.25% (Prime + a Margin of 12.00%)
ANNUAL PERCENTAGE RATE* for Cash Advance and Balance Transfer (rate based on creditworthiness)	15.25% (Prime + a Margin of 10.00%)	17.25% (Prime + a Margin of 12.00%)	22.25% (Prime + a Margin of 17.00%)
Other APRs:			
Penalty/Default Rate* – Purchase	15.25% (Prime + a Margin of 10.00%)	17.25% (Prime + a Margin of 12.00%)	22.25% (Prime + a Margin of 17.00%)
Penalty/Default Rate* – Cash Advance & Balance Transfer	20.25% (Prime + a Margin of 15.00%)	22.25% (Prime + a Margin of 17.00%)	27.25% (Prime + a Margin of 22.00%)
Method of Computing Purchase Balances	Average Daily Balance, including new purchases	Average Daily Balance, including new purchases	Average Daily Balance, including new purchases
Grace Period - Purchase	At least 23 days	At least 23 days	At least 23 days
Grace Period - Cash Advance	No grace period; finance charge is imposed from the day you take a cash advance until it is repaid.	No grace period; finance charge is imposed from the day you take a cash advance until it is repaid.	No grace period; finance charge is imposed from the day you take a cash advance until it is repaid.
Transaction Fee – Cash Advances	3% or \$5 minimum and \$100 maximum	3% or \$5 minimum and \$100 maximum	3% or \$5 minimum and \$100 maximum
Late Fee (based on outstanding balance)	\$15 (10.01-\$1,000) \$25 (\$1,000.01-20,000) \$40 (\$20,000.01 and above)	\$15 (10.01-\$1,000) \$25 (\$1,000.01-20,000) \$40 (\$20,000.01 and above)	\$15 (10.01-\$1,000) \$25 (\$1,000.01-20,000) \$40 (\$20,000.01 and above)
Other Fees:			
Annual Fee	\$0	\$0	\$60
Over the Limit Fee	\$25	\$25	\$25
Foreign Transaction Fee	up to 1% non-US currency transaction	up to 1% non-US currency transaction	up to 1% non-US currency transaction
NSF for Returned Checks, Convenience Check or ACH	\$20	\$20	\$20
Stop Payment	\$25	\$25	\$25
Rush Delivery	\$15 (Weekday) \$30 (Saturday)	\$15 (Weekday) \$30 (Saturday)	\$15 (Weekday) \$30 (Saturday)
Statement Copy	\$3	\$3	\$3
Sales Draft Copy	\$6	\$6	\$6

*All Annual Percentage Rates (APRs) for this product are based on creditworthiness and will vary with the market based on the Prime Rate. The APR you receive will be based on our assessment of your credit history and creditworthiness. The above rates and fees are effective as of **October 11, 2018**. Rates, fees, and terms of the account are not guaranteed, and may change based on information in your credit report, failure to make payments when due – either to us or other creditors, exceeding your credit limit without our prior consent, making one or more payments to us that is not honored by your financial institution, the number of open credit accounts and balances outstanding, the number of recent inquiries, or for any other reason. The rates, fees, and terms of the account may be reviewed on a periodic basis and may be subject to change based on other variable factors including market and economic conditions. Account terms are governed by the Business Visa Credit Card Agreement associated with the Account.