

This Addendum is incorporated into and becomes part of your Delta Community Credit Union 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)	8.80%	10.80%	15.80%
ANNUAL PERCENTAGE RATE for Cash Advance and Balance Transfer (rate based on creditworthiness)	13.80%	15.80%	20.80%
Other APRs:			
Penalty/Default Rate – Purchase	13.80%	15.80%	20.80%
Penalty/Default Rate – Cash Advance & Balance Transfer	18.80%	20.80%	25.80%
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; interest for cash advances begins to accrue on the transaction date.
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 Over the Limit Fee Foreign Transaction Fee	\$0 \$25 up to 1% non-US currency transaction	\$0 \$25 up to 1% non-US currency transaction	\$60 \$25 up to 1% non-US currency transaction
NSF for Returned Checks, Convenience Check or ACH	\$20 \$25	\$20 \$25	\$20 \$25
Stop Payment Rush Delivery	\$15 (Weekday) \$30 (Saturday)	\$15 (Weekday) \$30 (Saturday)	\$15 (Weekday) \$30 (Saturday)
Statement Copy Sales Draft Copy	\$3 \$6	\$3 \$6	\$3 \$6

The Annual Percentage Rate (APR) you receive will be based on our assessment of your credit history and creditworthiness. The above rates and fees are effective as of 09/12/2013. 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

including market and economic conditions. Account terms are governed by the Business Visa Credit Card Agreement associated with the Account.

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.