Chicago Municipal Employees
Credit Union

18 S Michigan Ave Ste 1000
Chicago, IL 60603

LOANLINER® VISA

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: **Business Visa Platinum**

EFFECTIVE DATE: REPLACES ADDENDUM DATED:

CREDIT LIMIT: $

FIXED RATE	INTEREST RATE
Purchases: Fixed Rate	**12.50** %
Cash Advances: Fixed Rate	**12.50** %
Balance Transfers: Fixed Rate	**12.50** %
Penalty Rate:	**24.40** %

Your Interest Rate is fixed but is subject to change upon advance notice to you.

OTHER FEES:

- Annual Fee	**$ 25.00** annually
- Balance Transfer Fee	**$ 2.00** or **3.00** % of the amount of each balance transfer, whichever is greater (Maximum Fee: $ **25.00**)
- Cash Advance Fee	**$ 2.00** or **3.00** % of the amount of each cash advance, whichever is greater (Maximum Fee: $ **25.00**)
- Foreign Transaction Fee	**1.00** % of each multiple currency transaction in U.S. dollars **0.80** **%** of each single currency transaction in U.S. dollars
- Late Payment Fee	**$ 39.00** after five (5) days
- Returned Payment Fee	**$ 39.00**
- Card Replacement Fee	**$ 10.00**
- Document Fee	**$ 15.00**
- Rush Fee	**$ 15.00**
- Emergency Card Replacement Fee	**$ 150.00**
- Card Recovery Fee	**$ 65.00**
- Pay-By-Phone Fee	**$ 10.00**

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 for cash advances.

Method for Computing the Balance for Purchases: Average Daily Balance (Including New Purchases)

Late Payment Fee. $ 39.00 when minimum payment is not made within five (5) days of payment due date.

Minimum Payment. Your monthly payment will be 3.00 % of your total new balance or $ 35.00 , 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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