



**KNOXVILLE TVA EMPLOYEES CREDIT UNION**  
 P.O. Box 36027  
 Knoxville, TN 37930  
 Telephone: (865) 544-5400 • (800) 467-5427



**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: Knoxville TVA Employees Credit Union Business Visa Card      CREDIT LIMIT: \$

**FIXED RATE**

<b>Purchases:</b>	9.99 to 18.00 %
<b>Balance Transfers:</b>	9.99 to 18.00 %
<b>Cash Advances:</b>	9.99 to 18.00 %

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

**Fees**

<b>Transaction Fees</b> - Balance Transfer - Cash Advance - Foreign Transaction	None None 1.00% of each transaction in U.S. dollars.
<b>Penalty Fees</b> - Late Payment - Over-the-Credit Limit - Returned Payment	If the minimum required payment is not required by the next cycle date, you will be charged up to \$30.00. \$29.00 if you exceed your credit limit at any time. \$29.00 if your payment is returned for any reason.
<b>Other Fees</b> - Copies of Documents	\$1.00 per page

**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 2.00% of your total new balance, or \$30.00 , whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.