



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

Purchases:	11.99 to 18.00 %
Balance Transfers:	11.99 to 18.00 %
Cash Advances:	11.99 to 18.00 %

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

Fees

Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	None \$1.00 1.00% of each transaction in U.S. dollars.
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment	If the minimum required payment is not received 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.
Other Fees - 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.