



KINECTA
FEDERAL CREDIT UNION

1440 Rosecrans Avenue
Manhattan Beach, CA 90266



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: **MyPro Mastercard**

INTEREST RATE

Purchases: Variable Rate*	9.99-18.00%
Balance Transfers: Variable Rate*	Introductory Rate 0.00% for 18 billing cycles, After that your Rate will be 9.99-18.00%
Cash Advances: Variable Rate*	11.99-18.00%

Promotional Period for Introductory Rate:

The Introductory Rate for balance transfers will apply to transactions posted to Your Account during the first 90 days following the opening of Your Account.

VARIABLE RATE*

Name of Index:	Prime Rate
Date the Index is Determined:	On the 15 th of each month
Effective Date of Index:	Next monthly billing cycle
Current Index Value:	3.25%

Margins (Amount of percentage points by which Index will be increased to determine the Interest Rate):

Purchases:	6.74-14.99 percentage points
Balance Transfers	6.74-14.99 percentage points
Cash Advances:	8.74-16.99 percentage points

Your Interest Rate is variable and may change automatically from time to time according to the variable rate terms set forth in this Addendum. The Interest Rate is subject to change the next monthly billing cycle to reflect any change in the Index and will be determined by the Prime Rate as published in The Wall Street Journal Money Rates table to which we add a margin. Your Interest Rate will never be less than 4.75% or greater than 18.00%. Any increase in the Interest Rate will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Fees

Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	\$10.00 or 3.00 of each transaction, whichever is greater \$10.00 or 3.00 of each transaction, whichever is greater (Maximum Fee \$100.00) 1.00% on all cross-border transactions
Penalty Fees - Late Payment - Returned Payment	\$20.00, if you are 25 or more days late in making a payment. \$25.00
Other Fees - Document Copy - Statement Copy - Rush	\$12.00 \$2.00 \$25.00 for 2 nd day



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 purchases.

Minimum Payment: Your monthly payment will be 2.00% of your total new balance, or \$25.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.