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BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your Business Credit Card Agreement.
 Please keep this attached to your Business Credit Card Agreement.

CREDIT CARD NAME: **Business Rewards**

CREDIT LIMIT: \$

INTEREST RATE

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| Purchases: Variable Rate* | 3.90 % Introductory Rate for first six (6) billing cycles. After that your Rate will be WSJ Prime Rate 5% to WSJ Prime Rate 9% . This interest rate will vary with the WSJ Prime Rate. |
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| Balance Transfers: Variable Rate* | WSJ Prime Rate 5% to WSJ Prime Rate 9% . This interest rate will vary with the WSJ Prime Rate. |
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| Cash Advances: Variable Rate* | WSJ Prime Rate 5% to WSJ Prime Rate 9% . This interest rate will vary with the WSJ Prime Rate. |
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Promotional Period for Introductory Rate:

The Introductory Rate for purchases will apply to transactions posted to Your Account during the first six (6) months following the opening of Your Account. Any existing balances on Launch Credit Union loan or credit card accounts are not eligible for the Introductory Rate for balance transfers.

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| VARIABLE RATE* | Name of Index: | <i>The Wall Street Journal (WSJ) Prime Rate</i> |
| | Date the Index is Determined: | First business day of each calendar quarter (January, April, July, and October) |
| | Effective Date of Index: | First day of the billing cycle quarterly |
| | Current Index Value: | https://www.wsj.com/market-data/bonds/moneyrates |

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 on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first business day of each calendar quarter (January, April, July, and October) as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Your Interest Rate will never be 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

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| Set-Up and Maintenance Fees - Annual | None |
| Transaction Fees - Balance Transfer - Cash Advance - Transaction Fee for Purchases - Foreign Transaction | None None None 1.00% of each multiple currency transaction in U.S. dollars. 1.00% of each single currency transaction in U.S. dollars. |
| Penalty Fees - Late Payment - Returned Payment | \$25.00 if you are 5 or more days late in making a payment. \$25.00 if a payment is returned for any reason. |

| Other Fees | |
|--------------------|---------|
| - Statement Copy | \$5.00 |
| - Rush | \$65.00 |
| - Card Replacement | \$5.00 |

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 2.50% 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 5 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:

\$5.00 If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Rush Fee:

\$65.00 If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each Rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Fee Copy:

\$5.00 If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You Request.

Collection Costs:

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Miscellaneous Costs:

There may be fees associated with services performed or requested through non-electronic methods, such as by telephone or through a call center. Such fees will be disclosed to you at the time service is requested but before the service is completed. By confirming your request to be completed, you agree to pay any additional cost required to fulfill your request, even if that fee is not specifically listed as a part of your agreement.