

Platinum Federal Credit Union  
1815 Satellite Blvd.  
Suite 200  
Duluth, Georgia 30097  
SUGARLOAF BRANCH  
(770)500-3070  
www.platinumFCU.org

**Addendum to  
Business Credit  
Card Agreement**



**Platinum Rewards Visa**

This addendum is incorporated into and becomes a part of Your Business Credit Card Agreement ("Agreement").  
Please keep this attached to the Agreement.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.99%</b>
<b>APR for Balance Transfers</b>	<b>9.99%</b>
<b>APR for Cash Advances</b>	<b>9.99%</b>
<b>Paying Interest</b>	We will begin charging You interest on purchases, balance transfers, and cash advances on the transaction date.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases, balance transfers, and cash advances). See Your Agreement for more details.

**Collection Costs-** If we refer collection of Your account to a lawyer who is not Our salaried employee, You are liable for any reasonable attorney's fees we incur, plus the costs and expenses of any legal action, as further disclosed on this Agreement, or to the extent allowed by law.

**Periodic Rates:**

The Purchase APR is 9.99% which is a daily periodic rate of 0.0274%.  
The Balance Transfer APR is 9.99% which is a daily periodic rate of 0.0274%.  
The Cash Advance APR is 9.99% which is a daily periodic rate of 0.0274%.