



### 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:

CREDIT LIMIT: \$

#### FIXED RATE

<b>Purchases:</b>	%
-------------------	---

<b>Balance Transfers:</b>	%
---------------------------	---

<b>Cash Advances:</b>	%
-----------------------	---

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

\* Rate based on creditworthiness

#### 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 \$29.00. \$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 \_\_\_\_\_, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.