



## BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your LOANLINER<sup>®</sup> Business Credit Card Agreement.  
Please keep this attached to your LOANLINER<sup>®</sup> Business Credit Card Agreement.

CREDIT CARD NAME:

EFFECTIVE DATE:

REPLACES ADDENDUM DATED:

CREDIT LIMIT: \$

### FIXED RATE

### INTEREST RATE

<b>Purchases:</b>	4.99%
<b>Cash Advances:</b>	4.99%
<b>Balance Transfers:</b>	4.99%

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

### FEES

<b>Transaction Fees</b> - Foreign Transaction Fee	1% of the transaction amount in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	\$29.00 if you are one (1) or more days late in making a payment \$29.00

**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 for cash advances.

**Method for Computing the Balance for Purchases:** Average Daily Balance (Including New 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.