



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

Purchases:	%
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Balance Transfers:	%
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Cash Advances:	%
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Your Interest Rate is fixed but is subject to change upon advance notice to you.

Fees

Set-Up and Maintenance Fees - Annual - Additional Card - Application	None None None
Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	\$5.00 \$5.00 1.00% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars.
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment	\$25.00 or the amount of the required minimum payment, whichever is less, if You are 1 or more days late in making a payment. \$25.00 \$5.00
Other Fees - Rush - Pay-By-Phone - Research	\$30.00 None \$25.00 per hour

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 3.00% of your total new balance, or \$20.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.