



### 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:

#### FIXED RATE

<b>Purchases:</b>	% Introductory Rate for 6 months from account Opening. After that your Rate will be %
<b>Balance Transfers:</b>	%
<b>Cash Advances:</b>	%

#### Fees

<b>Annual Fees</b> - Annual	Up to \$50.00
<b>Transaction Fees</b> - Balance Transfer - Cash Advance  - Foreign Transaction	None \$10.00 or 4.00% of the amount of each cash advance, whichever is greater. 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment  - Returned Payment	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$28.00 or the amount of the required minimum payment, whichever is less.  \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$28.00 or the amount of the required minimum payment, whichever is less.
<b>Other Fees</b> - Document Copy - Statement Copy - Rush - Emergency Card Replacement	\$15.00 \$1.00 \$25.00 \$55.00

**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 purchases.

**Minimum Payment:** Your monthly payment will be 4.00% 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.