



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:

EFFECTIVE DATE:

REPLACES ADDENDUM DATED:

CREDIT LIMIT: \$

FIXED RATE

INTEREST RATE

Purchases: Fixed Rate	
Cash Advances: Fixed Rate	
Balance Transfers: Fixed Rate	
Penalty Rate:	

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

OTHER FEES:

Cash Advance Fee:		Transaction Fee for Purchases:	
Balance Transfer Fee:		Card Replacement Fee:	
Annual Fee:		Document Copy Fee:	
Over the Limit Fee:		Rush Fee:	
Returned Check Fee:		Foreign Transaction Fee:	of transaction amount

OPTIONAL DISCLOSURES

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

Late Payment Fee. when minimum payment is not made within 4 days of payment due date.

Minimum Payment. Your monthly payment will be 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.