



### BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your Business Credit Card Agreement.  
Please keep this attached to your Business Credit Card Agreement.

CREDIT CARD NAME:

CREDIT LIMIT: \$

#### FIXED RATE

<b>Purchases:</b>	<b>10.50 %</b>
<b>Balance Transfers:</b>	<b>2.90 %</b> Introductory Rate for 6 billing cycles. After that your Rate will be <b>10.50 %</b>
<b>Cash Advances:</b>	<b>10.50 %</b>

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

#### Balance Transfer Promotional Period for Introductory Rate:

The Introductory Rate for balance transfers will apply to transactions posted to Your Account for 6 billing cycles.

#### Fees

<b>Set-Up and Maintenance Fees</b> - Annual - Application	None None
<b>Transaction Fees</b> - Balance Transfer - Cash Advance - Transaction Fee for Purchases - Foreign Transaction	None None None 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment  - Over-the-Credit Limit - Returned Payment	5.00% of the minimum payment due or \$25.00, whichever is less, if you are 10 or more days late. None \$25.00
<b>Other Fees</b> - Document Copy - Statement Copy - Rush - Card Replacement - Pay-By-Phone	\$1.00 per page \$1.00 per page \$38.00 for 2 day \$10.00 \$5.00

**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 cash advances.

**Minimum Payment:** Your monthly payment will be 3.00% 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.