



**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: **Business Platinum Visa**

EFFECTIVE DATE: **4-1-2018**

FIXED RATE	INTEREST RATE
<b>Purchases:</b>	<b>8.90%</b>
<b>Cash Advances:</b>	<b>8.90%</b>
<b>Balance Transfers:</b>	<b>8.90%</b>

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

**FEES:**

<b>Transaction Fees</b> - Cash Advance - Foreign Transaction	\$ 3.00 or 2.00% of each cash advance, whichever is greater None
<b>Penalty Fees</b> - Late Payment	\$ 25.00 when the minimum payment is not made within ten (10) days of payment due date.
<b>Other Fees</b> - Card Replacement - Document Copy - Rush - Picture My Card	\$ 5.00 for each replacement card you request \$ 5.00 for each copy of sales draft or statement that you request \$ 25.00 \$ 10.00 for personalized card with custom picture

**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.