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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	INTEREST RATE
Purchases:	7.99
Balance Transfers:	7.99

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

FEES:

Transaction Fees	
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	5.00% of minimum payment if you are ten (10) or more days late in making a payment
- Returned Payment Fee	\$30.00

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 purchases.

Method for Computing the Balance for Purchases: Average Daily Balance (Including New Purchases)

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.