



### 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

**Purchases:** \_\_\_\_\_ %

**Balance Transfers:** \_\_\_\_\_ %

**Penalty:** \_\_\_\_\_ None

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

#### Fees

|   |  |
|---|--|
| <b>Set-Up and Maintenance Fees</b><br>- Annual<br>- Additional Card<br>- Application  | None<br>None<br>None   |
| <b>Transaction Fees</b><br>- Balance Transfer<br>- Transaction Fee for Purchases<br>- Foreign Transaction   | None<br>None<br>None   |
| <b>Penalty Fees</b><br>- Late Payment<br>- Over-the-Credit Limit<br>- Returned Payment  | None<br>None<br>\$30.00 for any payment that is returned.                                      |
| <b>Other Fees</b><br>- Document Copy<br>- Statement Copy<br>- Rush<br>- Emergency Card Replacement<br>- PIN Replacement<br>- Card Replacement<br>- Unreturned Card<br>- Card Recovery<br>- Pay-By-Phone | None<br>None<br>\$35.00 2 <sup>nd</sup> day<br>None<br>None<br>\$10.00<br>None<br>None<br>None |

**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 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.