



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: **Business Platinum Visa**

CREDIT LIMIT:

FIXED RATE

INTEREST RATE

Purchases:	12.90%
Cash Advances:	12.90%
Balance Transfers:	12.90%

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

FEES:

Transaction Fees - Foreign Transaction	none
Penalty Fees - Late Payment	\$ 25.00 when the minimum payment is not made within ten (10) days of payment due date.
Other Fees - Card Replacement - Document Copy - Rush - Design 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.