

**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: **Visa Business Platinum Rewards**

EFFECTIVE DATE: _____ REPLACES ADDENDUM DATED: _____

CREDIT LIMIT: \$ _____

FIXED RATE

INTEREST RATE

Purchases: Fixed Rate	11.99%
Cash Advances: Fixed Rate	11.99%

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

FEES:

Annual Fees	
Annual Fee	None
Transaction Fees	
Cash Advance Fee	None
Foreign Transaction Fee	1.00% of the transaction amount in U.S. dollars
Transaction Fee for Purchases	None
Penalty Fees	
Late Payment Fee	\$25.00 when your minimum payment is not made within ten (10) days of your payment due date.
Over-the-Credit-Limit Fee	None
Returned Payment Fee	\$25.00
Other Fees	
Card Replacement Fee	\$10.00
Document Copy Fee	\$5.00
Rush Fee	\$20.00

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

Minimum Payment. Your monthly payment will be 2.50% of your total new balance, or \$15.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.