



20 S 4th Ave E, PO Box 10
 Melrose, MN 56352
 PH: 888-330-8482



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.

EFFECTIVE DATE:

REPLACES ADDENDUM DATED:

CREDIT LIMIT:

\$

FIXED RATE	INTEREST RATE
Purchases:	
Cash Advances:	
Balance Transfers:	

FIXED RATE	INTEREST RATE
Purchases:	
Cash Advances:	
Balance Transfers:	

FIXED RATE	INTEREST RATE
Purchases:	
Cash Advances:	
Balance Transfers:	

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

OTHER FEES:

Annual Fee:		Over the Limit Fee:	
Annual Fee:		Rush Fee:	
Annual Fee:			

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.

Late Payment Fee – 5% of scheduled payment, \$10.00 minimum and \$50.00 maximum, when minimum payment is not made within 15 days of payment due date.

Minimum Payment – Your monthly payment will be 2% of your total new balance, or \$10.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.