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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: Pelican Business Visa

EFFECTIVE DATE: August 15, 2022

REPLACES ADDENDUM DATED: March 1, 2022

CREDIT LIMIT: \$

**FIXED RATE**

**INTEREST RATE**

<b>Purchases:</b>	12.25% - 16.50%
<b>Cash Advances:</b>	15.25% - 19.50%
<b>Balance Transfers:</b>	15.25% - 19.50%

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

**FEES:**

<b>Transaction Fees</b> - Balance Transfer - Cash Advance - Foreign Transaction - Transaction Fee for Purchases	None 3 percentage points above the purchase interest rate Up to 1.00% of each transaction in U.S. dollars None
<b>Penalty Fees</b> - Late Payment  - Over-the-Credit Limit - Returned Payment	Up to \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. None Up to \$5.00
<b>Other Fees</b> - Statement Copy - Receipt Copy Request for Debit/Credit Card - Special Handling - PIN Replacement - Card Replacement - Research	\$5.00 per statement \$12.00 Up to \$75.00 None \$5.00 \$15.00 per hour, minimum of one hour

**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.

**Collection Costs:** You agree to pay all costs of collecting the amount you owe under this agreement, including court costs and reasonable attorney's fees.

**Minimum Payment:** Your monthly payment will be 2% of your total new balance, or \$35.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.

