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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: _____ REPLACES ADDENDUM DATED: _____

CREDIT LIMIT: \$ _____

FIXED RATE

INTEREST RATE

Purchases:	11.25%
Cash Advances:	14.25%
Balance Transfers:	14.25%

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

OTHER FEES:

Cash Advance Fee: \$25.00 per transaction	Document Copy Fee: \$10.00
Balance Transfer Fee: \$0.00 per transaction	Foreign Transaction Fee: 1% of transaction amount
Over the Limit Fee: \$0.00	PIN Replacement Fee: You will be charged \$5.00 for each "PIN" replacement you request
Returned Check Fee: \$5.00	Pending Authorization Fee: You will be charged \$2.00 for each research of a pending authorization you request
Card Replacement Fee: \$0.00	

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.

Late Payment Fee: \$25.00 when minimum payment is not made by the statement due date.

Minimum Payment: Your monthly payment will be 1.5% 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.