



FIA CARD SERVICES™

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Dear DAVID CANDLE,

Congratulations on your new FIA Card Services Business MasterCard with WorldPoints® Rewards credit card! It is now easier than ever to manage all of your business expenses while enjoying exclusive benefits.

You may have applied for a different reward program, but we have upgraded and replaced our former reward programs with the new WorldPoints® Rewards for Business Program.

BUSINESS CARD AGREEMENT ADDITIONAL DISCLOSURE INTRODUCTORY PERIOD SUPPLEMENT

The following additional terms and conditions are applicable to the Business Card Account through the ninth billing cycle after your account was opened (the "Introductory Period"). Please keep this Supplement with the Business Card Agreement and Additional Disclosure included in this package. Together, these documents govern the terms of your Account. The Additional Disclosure is amended to include the following:

Section 5.3.1: Rates

5.3.1.d: Balance Transfers. For the Introductory Period, the Daily Periodic Rate for Balance Transfers, a fixed rate, is 0.00000% (0.00% corresponding Annual Percentage Rate). If we do not receive the minimum payment due during the billing cycle or you close your account, the Balance Transfer rate indicated in the Additional Disclosure will apply.

Section 5.5: Cash Advances and Balance Transfer Fees

5.5.e: Balance Transfer Fees. 3% of each Balance Transfer (\$10 minimum, \$99 maximum)

Account Number
[REDACTED] 4796

Credit Line
\$35,000

Please let us know immediately if the actual number of cards re
For your protection: It is important that you report unauthorize

