

This fee is on the *Rates and Fees Table* on page 1 of Part 1. **Effective November 2, 2023:** We will charge \$75 for up to 5 Additional Business Gold Rewards Cards, and \$75 for each Additional Business Gold Rewards Card after the first 5. There is no annual fee for each Additional Business Expense Card. The maximum number of Additional Cards on an Account is 99.

For accounts opened prior to November 2, 2023:

If you were notified of a change to the Annual Fee for Additional Business Gold Rewards Cards, we will charge \$75 for up to 5 Additional Business Gold Rewards Cards, and \$75 for each Additional Business Gold Rewards Card after the first 5 beginning at the Additional Card renewal that occurs on or after the effective date specified in the notification. There is no annual fee for each Additional Business Expense Card. The maximum number of Additional Cards on an Account is 99.

If you were not notified of a change to the Annual Fee for Additional Business Gold Rewards Cards, we will charge \$50 for the first Additional Business Gold Rewards Card and no annual membership fee for each Additional Business Gold Rewards Card thereafter. We will notify you if there will be a change to the Annual Fee for Additional Business Gold Rewards Cards on your account in the future. There is no annual fee for each Additional Business Expense Card. The maximum number of Additional Cards on an Account is 99.