

This fee is on the *Rates and Fees Table* on page 1 of Part 1. For **Basic Card** accounts opened on or after February 1, 2024: We will charge \$95 for up to 5 Additional Business Gold Cards, and \$95 for each Additional Business Gold 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 February 1, 2024:

If you were notified of a change to the Annual Fee for Additional Business Gold Cards, we will charge \$95 for up to 5 Additional Business Gold Cards, and \$95 for each Additional Business Gold 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 Cards, we will charge \$50 for the first Additional Business Gold Card and no annual membership fee for each Additional Business Gold Card thereafter. We will notify you if there will be a change to the Annual Fee for Additional Business Gold 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.