

BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your Business Credit Card Agreement.
Please keep this attached to your Business Credit Card Agreement.

Amarillo National Bank

PO Box 1, Amarillo, TX, Zip 79105

Variable Rate	
Name of Index:	Prime Rate
Date the Index is Determined:	Last day of each calendar month
Effective Date of Index:	On statement cycle date

Margins (Amount of percentage points by which Index will be increased to determine the Interest Rate):

Purchases:	0.00% introductory APR for 6 months based on your credit worthiness. After that, your APR will be 9.99% or 12.99% based on your credit worthiness.
Balance Transfers:	0.00% introductory APR for 6 months based on your credit worthiness. After that, your APR will be 9.99% or 12.99% based on your credit worthiness
Ceiling:	Will never be more than 18.00%

Your Interest Rate is variable and may change automatically from time to time according to the variable rate terms set forth in this Addendum.

OTHER FEES:

Balance Transfer Fee: Either \$5.00 or 10% of the amount of each transfer, whichever is greater.	Card Replacement Fee: \$7.50
Annual Fee: None	Over the Limit Fee: \$39.00
Returned Check Fee: \$35.00 for first occurrence. \$39.00 for 2nd occurrence if happens again within 6 months	
Foreign Transaction Fee: If you effect an international transaction with your VISA Card, the rate of exchange between the transaction currency and the billing currency used for processing the international transaction will be a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives or the government-mandated rate in effect for the applicable central processing date; and in each instance, plus a Foreign Transaction Fee of 1% of each transaction in U.S. dollars. The Foreign Transaction Fee will apply to all international purchase, cash disbursement, and account credit transactions, even if there is no currency conversion. There is no grace period within which to repay international transactions in order to avoid paying the Foreign Transaction Fee.	
Minimum Interest Charge: There is a minimum interest charge of \$1.00 for any billing cycle in which a periodic interest charge is due.	

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, interest charges will be calculated and will accrue according to the same method as for purchases.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Business Credit Card Agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the standard APRs if you fail to make a payment in a timely manner.

Important Information About Procedures For Opening A New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, business documentation and other information that will allow us to identify both the business and you as a representative of the business. We may also ask to see your driver's license or other identifying documents. The information that is being requested and observed is for compliance with the requirements of Section 326 of the USA PATRIOT Act related to implementing customer identification and verification requirements.

Variable Rate Information: Unless an Introductory APR is in effect, the APR for Purchases and Balance Transfers is determined by adding 6.74% or 9.74% to the Prime Rate. The Prime Rate is subject to change monthly on the first day of each month and is the Prime Rate published in the Wall Street Journal on the last business day of the month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease in the variable rate on the first day of your billing cycle that ends on or after the date of the change. The APR for Purchases and Balance Transfers will not exceed 18%. Your actual APRs will be determined based on your creditworthiness and provided to you in writing when your application is approved. The information about the costs of the Card described in this application is accurate as of May, 2013. This information may change after that date. To find out what may have changed, call Amarillo National Bank 806-378-8100 or write to Amarillo National Bank at P.O. Box 1, Amarillo, TX, 79105.

Minimum Payment. Your monthly payment will be 2% of the New Balance or \$10.00, whichever is greater, plus any unpaid fees and interest charges plus any amount in excess of the credit limit established by us and any past due minimum payments.

Late Payment Fee. You will be charged based on the table below, when the payment is ten (10) or more days late. We will add a Late Payment Fee to your Account balance for each billing period you fail to pay the Current Minimum Amount Due plus any Past Due Amount by the due date shown on your current statement.

1st Occurrence	5% or \$15.00, whichever is less
If Occurs Again Within 6 Months	\$39.00

New York & Vermont Residents: Upon your request, we will inform you of the name and address of each credit-reporting agency from which we obtained a credit report relating to you. New York residents may request a comparative listing of credit card rates, fees, and grace periods by writing to: Public Information, New York State Banking Department, 2 Rector Street, New York, NY 10006-1894 or by calling 1-800-522-3330.

California Residents: (1) You have the right to prohibit us from disclosing to marketers of good marketing information concerning you that discloses your identity. You may exercise your right by calling us at 1-800-262-3733; (2) If you are a married applicant you may apply for credit in your own name; (3) Applicants may, after credit approval, use the credit card up to its credit limit and may be liable for amounts extended under the plan to any joint applicant; (4) As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Maine Residents: Consumer Reports (credit reports) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Rhode Island: Consumer reports may be requested with this application.

Wisconsin Residents: Wisconsin law provides that no agreement, court order or individual statement applying to marital property will affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision. To check on the status of your application, please call 1-800-262-3733.