



AMENDMENT

This Amendment is incorporated into and becomes part of your LOANLINER[®] Consumer Credit Card Agreement and Account Opening Disclosure. Please keep this Amendment with your LOANLINER Consumer Credit Card Agreement and Account Opening Disclosure.

The following provisions are amended and replaced with:

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Minimum Payment: Your minimum monthly payment will be 3% of your total new balance or \$25.00 whichever is greater, plus any outstanding unpaid fees and charges, all prior unpaid payments, and any amount that exceeds your credit limit.

We will not charge you any fees for any activity or inactivity on your consumer credit card account that does not have a cost or dollar amount associated with the violation. Examples of these types of fees include: Termination Fee, Fees for Declining a Transaction, Inactivity Fee and Account Maintenance Fee on Closed Accounts.

Please contact the Credit Union at 610-373-5192 with any questions you may have regarding this Amendment.

Effective 08/2010