

AMENDMENT TO CONSUMER CREDIT CARD AGREEMENT: MILITARY LENDING ACT COVERED BORROWER

The Consumer Credit Card Agreement (Agreement) is amended as follows:

MILITARY LENDING ACT DISCLOSURES

The following information is added to the end of the Consumer Credit Card Agreement:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at [TOLL-FREE PHONE NUMBER] to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

SECURITY INTEREST

The Security Interest paragraph is amended by adding the following at the end:

You acknowledge and agree that your pledge of shares does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

This Amendment revises the terms of the Consumer Credit Card Agreement. Please keep a copy of this Amendment with the Consumer Credit Card Agreement. Except as set forth in this Amendment, the Agreement is unaffected and shall continue in full force and effect in accordance with its terms. If there is a conflict between this Amendment and the Agreement, the terms of this Amendment will prevail.