

**Addendum to USAgencies Credit Union
VISA® GOLD CREDIT CARD AGREEMENT**

The following amendments apply to Secured Visa® Gold Credit Cards issued through USAgencies Credit Union.

Section 9. USING THE CARD

The following sentences are deleted:

“You may use Convenience Checks supplied by us to obtain cash advances, up to your Credit Line, however, Convenience Checks cannot be written for less than \$200.”

Section 14. OTHER FEES

The following sub-sections are deleted in their entirety:

(J) \$10.00 stop payment fee for convenience checks

(K) \$5.00 convenience check copy fee

Section 13. SECURITY INTEREST.

This section is amended to include the following:

“I pledge Shares in the amount and in the account specified below as additional security for my VISA® Credit Card account with USAgencies Credit Union for the duration of my account until said account is paid in full and the credit line is terminated. I authorize USAgencies Credit Union to apply any or all of these Shares to my VISA® Credit Card account without further notice when I am in default for any reason.

Member Account # _____ Type _____ Amount \$ _____

Is there a Minor Co-maker on the account for which you will be responsible?

Yes Minor's Name _____ Signature _____

No

Member Name _____

Members Signature _____

Date: _____