



**ADDENDUM TO CARDHOLDER AGREEMENT
SAVINGS SECURED MASTERCARD**

This Addendum forms a part of the Cardholder Agreement between you and Randolph-Brooks Federal Credit Union. This Addendum is incorporated into that Agreement as if it were set out in that Agreement word for word.

Applicants for the Savings Secured MasterCard must qualify for the card and may or may not receive a MasterCard from Randolph-Brooks based upon credit information received from credit reporting agencies. Your credit line will be equal to the amount pledged in your Randolph-Brooks savings account as authorized by you. Randolph-Brooks does not charge application or other fees for the issuance of a Savings Secured MasterCard.

SECURITY AGREEMENT AND ASSIGNMENT OF SAVINGS AND/OR DEPOSITS:

To specifically secure the repayment of any amounts you owe under a Secured MasterCard issued to you, as well as any other obligations you may have under your Agreement, you grant and assign to Randolph-Brooks Federal Credit Union a security interest in the following described account:

| Account Number | Pledged Amount |
|----------------|----------------|
|----------------|----------------|

The Credit Union has a right to prohibit withdrawals in amounts which would reduce the balance of the above described account below the amount of the outstanding balance owing on your Secured MasterCard account. The Credit Union may, at its sole discretion, and without waiving any of its rights, including the right to prohibit future withdrawals, allow you to withdraw funds below such amounts. In addition, any amounts you pay into or deposit in the account described above in the future will also be subject to this security agreement.

In the event you are in default as defined in your Randolph-Brooks Federal Credit Union MasterCard Agreement, you authorize the Credit Union to take the funds in the account and apply them to any and all amounts you owe under this Agreement. In addition, these funds also secure your performance of all other obligations under other agreements you may have with the Credit Union, now or in the future.

By signing below, you acknowledge that you have read the foregoing Addendum, that you understand the terms of this Addendum, and intend to grant, and assign to the Credit Union a security interest as described above.

Signed this _____ day of _____, _____

Borrower Printed Name

Co-Borrower Printed Name

Borrower Signature

Co-Borrower Signature