

Agreement

I, the Authorized Signer, represent to Clearview Federal Credit Union ("Credit Union") that I am at least 18 years of age, I am a U.S. citizen or permanent legal resident of the United States, and am authorized to submit this application on behalf of the business identified in this application (the "Company"). If Credit Union issues a credit card(s) to Company, both the Company and I agree to be bound by all terms, provisions, and conditions contained in Credit Union's credit card agreement ("Agreement"), sent to Company with the credit cards, and as amended from time to time. Both the Company and I are jointly and severally liable for all transactions on the account, which means that I am personally liable for all amounts due Credit Union on the account. I and Company promise to pay to the order of Credit Union or any subsequent holder in accordance with the Agreement, at the address listed on the monthly billing statement, the amount advanced pursuant to this application and the Agreement, including all principal, interest, fees, and other charges outstanding. All terms and conditions contained in this application and the Agreement are incorporated herein by reference.

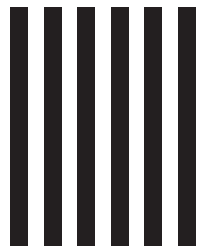
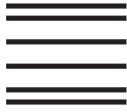
I also agree that: All information in this application is accurate and complete, and no bankruptcy proceedings involving me or the Company are in process or anticipated. Credit Union is not obligated to grant the requested credit, or may offer a lower amount, and Credit Union may retain this application whether or not credit is granted. I authorize Credit Union to obtain information from others concerning my or the Company's respective credit standings and other relevant information impacting this application and, if credit is granted, from time to time throughout the term of the indebtedness, including obtaining my personal credit reports and file copies of financial statements from any accountant or accounting firm. In addition to the information requested on this application, Credit Union may subsequently request additional information from the Company or me. All appropriate corporate or other similar actions needed to authorize the indebtedness incurred hereunder have been accomplished. The Company and I further agree that any facsimile transmission may be treated as an original and such facsimile or any reproduction hereof respective shall be admissible into evidence as the original itself in any judicial or administrative proceeding, whether or not the original is still in existence. I do not live in, and this application is not being executed in California, Maine, Rhode Island or Vermont.

Except as otherwise prohibited by law, I agree and consent the Credit Union may provide to others information about Credit Union's transaction and experiences with me. Also, Credit Union and its affiliates in the Clearview Federal Credit Union family (collectively "Clearview Federal Credit Union") may share with each other all information about me that Clearview Federal Credit Union has or may obtain for the purposes, among other things, of evaluating credit applications or offering me products or services that Clearview Federal Credit Union believes may be of interest to me. Under the Fair Credit Reporting Act, there is certain credit information that cannot be shared about me if I tell Clearview Federal Credit Union by writing to Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108 including name, address, account number and Social Security number.

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 14467 PITTSBURGH PA

POSTAGE WILL BE PAID BY ADDRESSEE

CLEARVIEW FEDERAL CREDIT UNION
ATTN: BUSINESS SERVICES
8805 UNIVERSITY BLVD
MOON TOWNSHIP, PA 15108-9940



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

