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CONTINUED FROM REVERSE

In the event Customer fails to pay any amount as hereina agreed, the commitment of Bank to make future Account loans shall terminate at its option, and the entire Account balance shall become immediately due and payable with interest of the highest lawful rate after default. Either party may terminate this Agreement as to future Account advances by written notice to the other party, but such termination shall not affect any existing obligation of Customer hereunder. In the event that Customer fails to pay the outstanding balance on demand, Customer agrees to pay all reasonable costs of collection, including attorney's fees.

Bank is further authorized to set off and recover against any funds held on deposit by Customer any amount owing said Bank which is in default. If Bank exercises its right of setoff as herein provided, Bank shall not be liable for any damages in connection therewith, including, but not limited to a setoff against checking account deposits which brings about a dishonor of checks on said account for insufficient funds.

If this agreement is signed by more than one person, each person shall be jointly and severally liable for advances made hereunder. All singular pronouns and verbs shall be construed to refer to Customer, singular or plural, male or female.

In addition to the conditions stated herein, this Agreement is also subject to the terms and conditions of the primary deposit agreement to which this Agreement relates.

Bank is authorized, at its option, to obtain insurance on my life, payable to the Bank. Should Bank elect to obtain such insurance, premiums on said insurance will be paid by the Bank.

Account Number 102 511 3
The information on this application is true and complete. I have read and agree to all terms and conditions of the Ready Credit Account agreement as set forth on this application.

If married, both husband and wife should sign on separate lines below. Anthony Reardon
Borrowers Signature: Anthony Reardon Date of Birth: 11/18/32

Co-Borrowers Signatures: _____

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