



CTCYM COMMERCIAL CARDHOLDER AGREEMENT

Introduction

The Central Texas Conference and CTCYM have entered into an agreement with JP Morgan Chase that provides CTCYM leadership with a Commercial Card at company expense to purchase selected materials and services for support of Living Center expenses. Using the Commercial Card benefits the Company and Cardholder through:

- Promptly paying our suppliers
- Reducing overall processing costs
- Decentralizing purchasing responsibility

The policies contained in this agreement and in the supplemental Commercial Cardholder's Guide must be followed by Cardholders as guidelines for conducting CTCYM business. Policy violations will result in revocation of Cardholder privileges and possible legal action.

General Policy Guidelines

Cardholder Definitions: Commercial Cards are issued at the discretion of CTCYM to qualified participants.

Ownership and Cancellation of the Commercial Card: The Commercial Card remains the property of JP Morgan Chase. It may not be transferred to, assigned to, or used by anyone other than the designated Cardholder. JP Morgan Chase or CTCYM may suspend or cancel Cardholder privileges at any time for any reason. The Cardholder will surrender the Commercial Card upon request to CTCYM or any authorized agent of JP Morgan Chase. Use of the Commercial Card or account after notice of its cancellation may be fraudulent and, if necessary, may cause the Central Texas Conference to take legal action. The card will have no impact on your personal credit. Although the card lists an individual's name, the card is actually issued to Central Texas Conference.

Spending Limits: Each Commercial Card has pre-set spending limits which may not be exceeded under any circumstances. The Commercial Card should be used whenever and wherever possible for charging materials and selected services associated with CTCYM Living Center expenses. **NO PERSONAL EXPENSES ARE TO BE CHARGED TO THE COMMERCIAL CARD.**

Commercial Card Abuse: Abuse of the Commercial Card will result in revocation of the Card and may result in legal action. Policy violations include, but are not limited to:

- Purchasing items for personal use
- Exceeding bank credit line limit
- Failure to return the Card at the conclusion of the CTCYM season or upon request
- Failure to submit proper expense documentation to CTCYM.

Usage

For additional specific usage guidelines, the Commercial Card Cardholder must refer to the supplemental Cardholder's Guide which is distributed with the Commercial Card and by this reference is incorporated and made a part of this agreement.

Receipts

It is the Commercial Card Cardholder's responsibility to obtain transaction receipts from the merchant or supplier each time the Commercial Card is used. Individual transaction receipts are to be attached to the CTCYM expense form and submitted to CTCYM for review and approval.

Disputed Items

It is the Commercial Card Cardholder's responsibility to follow-up on any erroneous charges, returns or adjustments and to ensure proper credit is given on subsequent statements. The Cardholder's Guide contains specific guidelines for handling dispute resolutions.

Protecting the Commercial Card

The Commercial Card is valuable property which requires proper treatment by the Cardholder to protect it from misuse by unauthorized parties.

Validation/Safekeeping

Sign the Commercial Card immediately upon receipt. When the expiration date has passed and/or after you have received a new Commercial Card, cut the old Commercial Card in half and dispose of it. Make sure the Commercial Card is returned to you after each charge and verify that the returned card has your name on it.

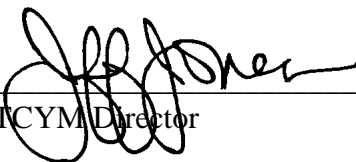
Lost/Stolen Commercial Cards

If the Commercial Card is lost or stolen, contact the Bank's 24 hour toll free number at 1 (800) 848-2813. The Cardholder is also required to contact the Jeff Jones at (214) 478-7535.

The undersigned Commercial Card Cardholder applicant and CTCYM Director request that a Commercial Card be issued to the applicant. This applicant has read the above agreement and guidelines and agrees to be bound by their terms and conditions.

Commercial Card Cardholder Applicant

Date



April 18, 2009

CTCYM Director

Date

Commercial Card Cardholder Applicant and CTCYM Director:

- Complete Application
- Retain one copy