

FIRST AMENDMENT TO AFFINITY GROUP BANK CARD AGREEMENT

THIS FIRST AMENDMENT TO AFFINITY GROUP BANK CARD AGREEMENT ("First Amendment") is made this 2nd day of April, 2010 (the "Effective Date"), by and between American Association of Christian Schools ("AACS") and COMMERCE BANK, N.A., ("Bank").

WHEREAS, AACS and Bank have entered into a Affinity Group Bank Card Agreement (the "Agreement") on April 5, 2000; and

WHEREAS, AACS and Bank desire to amend their Agreement as hereinafter provided.

NOW, THEREFORE, in consideration of the mutual covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Bank and AACS agree as follows:

1. Article IV. Terms of Agreement, Paragraph 4.1 is deleted in its entirety and replaced with the following new Paragraph 4.1:

"4.1 This Agreement will become effective as of the First Amendment Effective Date and will continue in force for an initial term of eighteen (18) months. At the expiration of the initial term, this Agreement shall automatically renew for successive one (1) year renewal terms, unless either party gives the other party a written notice of non-renewal at least ninety (90) days prior to the end of the then-current term. This Agreement shall supersede and replace all Affinity Group Bank Card Agreements entered into prior to the day and year first written above."

2. Except as expressly amended hereby, all of the terms and conditions of the Agreement, as previously modified, shall remain in full force and effect and unless otherwise specifically modified in this First Amendment.

IN WITNESS WHEREOF, the Bank and AACS have caused this First Amendment to be executed on the day and year first above written.

AMERICAN ASSOCIATION OF CHRISTIAN SCHOOLS

By: Jeff Walther

Title: Executive Vice President

Date: 4/5/2010

COMMERCE BANK, N.A.

By: Carol Davis

Title: VP, Consumer Credit Card

Date: 4/9/10