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**AMENDMENT TO NEGOTIATED SERVICE AGREEMENT  
BETWEEN UNITED STATES POSTAL SERVICE  
AND WASHINGTON MUTUAL BANK**

This Amendment ("Amendment") is made as of June 6, 2006, (the "Amendment Effective Date") by and between Washington Mutual Bank, a federal savings association, with its principal place of business located at 1201 Third Avenue, Seattle, WA 98101, and its subsidiaries and affiliates ("Washington Mutual"), and the United States Postal Service ("Postal Service"), an independent establishment of the Executive Branch of the United States Government established by the Postal Reorganization Act, Public Law 91-375, with its principal office at 475 L'Enfant Plaza, SW, Washington, DC 20260. This Amendment relates only to Washington Mutual Bank's Card Services business, and all requirements agreed to by Washington Mutual as part of this Amendment apply only to Washington Mutual Bank's Card Services business. The Postal Service and Washington Mutual are referred to herein collectively as the "Parties" and each singly as a "Party."

WHEREAS, the Parties entered into a Negotiated Service Agreement ("Agreement") on March 16, 2006, which was submitted to the Postal Rate Commission as part of a Request for a Recommended Decision under Docket No. MC2006-3;

WHEREAS, WMB identified corrections to be made to its presentation of historical volumes, and both Parties intend on revising testimony to incorporate such corrections;

WHEREAS, after incorporating and reviewing the corrected data, the Parties have agreed to revise the Agreement to reflect the correct historical volumes.

NOW, THEREFORE, the Parties agree as follows:

1. Article II, Paragraph D of the Agreement is hereby deleted in its entirety and replaced with the following:

Given the threshold for the first year at 490,000,000, then the declining block rates are calculated based on the following discounts:

<u>Volume Block</u>	<u>Incremental Discounts</u>
490,000,000 -- 505,000,000	\$ 0.035
505,000,001 -- 520,000,000	\$ 0.04
520,000,001 -- 560,000,000	\$ 0.045
560,000,001 and above	\$ 0.05

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2. The second to last sentence in Article II, Paragraph F of the Agreement is hereby deleted in its entirety and replaced with the following:

For example, if the threshold at which postage discounts begin increases by 10,000,000 (from 490,000,000 to 500,000,000), then the volume block for the \$ 0.035 discount would begin at 500,000,000, and end at 515,000,000.

3. The first sentence in Article II, Paragraph G of the Agreement is hereby deleted in its entirety and replaced with the following:

**Merger, Acquisition or Purchase of a Portfolio:** Washington Mutual agrees that the First-Class Mail Volume Threshold (490,000,000 for the initial year) will be adjusted to the extent that Washington Mutual merges with, acquires an entity, or purchases a portfolio that has annual mail volume in excess of 10 million pieces in the year preceding the merger, acquisition or purchase.

4. No Other Modifications. Except as specifically modified by this Amendment, the Agreement shall remain in full force and effect and shall remain enforceable and binding with accordance with its terms to the extent allowable under law.

IN WITNESS WHEREOF, the Parties have entered into this Amendment by signature of an authorized representative as of the day and year first written above.

UNITED STATES POSTAL SERVICE	WASHINGTON MUTUAL BANK <sup>ML</sup>
By: <u>[Signature]</u>	By: <u>[Signature]</u>
Printed Name: <u>STEPHEN M. KEARNEY</u>	Printed Name: <u>Joe Saunders</u>
Title: <u>VP, PRICING &amp; CLASS. FEES</u>	Title: <u>President, Washington Mutual Card Services</u>
Date: <u>JUNE 6, 2006</u>	Date: <u>06-06-2006</u>