

UNIVERSITY BANKING SERVICES AGREEMENT

THIS UNIVERSITY BANKING SERVICES AGREEMENT (this "Agreement") is effective as of the 1st day of January, 2018 (the "Effective Date"), and entered into by and between Point Park University, a non-profit corporation organized and operated under the laws of the Commonwealth of Pennsylvania, having offices at 201 Wood Street, Pittsburgh, Pennsylvania 15222 (the "University"), and PNC Bank, National Association, a national banking association, with its principal office at One PNC Plaza, 300 Fifth Avenue, Pittsburgh, Pennsylvania 15222 ("PNC Bank").

WHEREAS, the University wants PNC Bank to offer its Program on the University's campus.

This Agreement sets forth the terms pursuant to which PNC Bank will offer the Program to Constituents of the University.

1. DEFINITIONS

For the purposes of this Agreement, the following terms shall have the following meanings:

(a) "Account" shall mean any new University-affiliated student, faculty or staff personal checking account.

(b) "Affiliate" shall mean, with respect to either party hereto, any entity which, directly or indirectly, owns or controls, is owned or controlled by, or is under common ownership or common control with PNC Bank or the University; "control" shall mean the power to direct the management of the affairs of the entity; and "ownership" means the beneficial ownership of more than 50% of the equity of the entity.

(c) "Automated Teller Machine" or "ATM" shall mean an electronic terminal, together with such wiring, connections and hook-ups necessary to connect it to the STAR® or other appropriate network, that may perform one or more banking functions on behalf of customers, including, without limitation, dispensing cash, accepting deposits, making transfers between accounts and giving account balances.

(d) "Constituents" shall mean University's students, faculty, and staff collectively.

(e) "Financial Services" shall mean the financial services to be offered by PNC Bank to Constituents hereunder as part of the Program.

(f) "Force Majeure" shall have the meaning given that term in Section 22 below.

(g) "New Student List" shall mean an annual list of newly enrolled incoming first-year students at the University who have not opted-out of disclosure of their directory information pursuant to the University's FERPA policy. This list shall be used by the University to mail PNC Bank's Program materials in advance of the new student moving onto campus. The New Student List shall not be provided to PNC Bank, unless otherwise agreed to by the parties by amending this Agreement.

(h) “PNC Bank Marks” shall mean any designs, images, visual representations, logos, service marks, names, trade dress, trade names or trademarks used or acquired by PNC Bank, as set forth on Exhibit C attached hereto and incorporated herein by this reference.

(i) “Preferred Provider” shall mean PNC Bank is the only financial institution to which University will extend any of the Commitments (Section 6) and Joint Obligations (Section 8) set forth in this Agreement.

(j) “Program” shall mean the Financial Services and other services offered by PNC Bank to Constituents hereunder as further described in Section 4(b) below.

(k) “Program Expectations” shall mean the number of new checking Accounts that PNC Bank seeks to open for Constituents in a given time period of the Term.

(l) “Student List” shall mean a list of currently enrolled undergraduate and graduate students at the University. This list shall be used by the University, at the beginning of the first year of this Agreement, to mail PNC Bank’s Program material. The Student List shall not be provided to PNC Bank, unless otherwise agreed to by the parties by amending this Agreement, and in such event, the Student-List shall only include those undergraduate and graduate students who have not opted-out of disclosure of their directory information pursuant to the University’s FERPA policy.

(m) “University Marks” shall mean only those designs, images, visual representations, logos, service marks, names, trade dress, trade names or trademarks used or acquired by the University which are set forth on Exhibit D attached hereto and incorporated herein by this reference.

(n) “Weblinking” shall have the meaning set forth on Exhibit E attached hereto and incorporated herein by this reference.

2. TERM

This Agreement shall commence on the Effective Date and shall terminate on December 31, 2022 (the “Initial Term”). The term hereof shall have one (1) optional renewal term of five (5) years (the “Renewal Term”), which may be invoked upon the mutual agreement of the parties, unless the Agreement is earlier terminated in accordance with Section 18 below. Either party will have the right to notify the other it wishes to renegotiate the Agreement for the Renewal Term by providing written notice of such intention not less than one hundred twenty (120) days prior to the termination of the Initial Term. Both parties will negotiate in good faith for a period of no more than sixty (60) days from the date of such notification. If the parties cannot agree upon renegotiated terms within sixty (60) days, this Agreement will terminate in accordance with its terms. The Initial Term and the Renewal Term-, if any, may be referred to herein as the “Term.”

3. ROYALTY PAYMENT TERMS

(a) Each January of the Term, beginning with January 2019, the parties shall conduct an annual Program review, which shall include a comparison of the performance of the applicable year to the Program Expectations for such year. In the event the parties agree to extend the Term,

the Program Expectations and the Annual Royalty Payment shall be negotiated by the parties in good faith.

Current Program Expectations are set forth below. Account numbers are based on a January through December calendar year. Program Expectations may be adjusted only by mutual consent of the parties.

Program Expectations	2018	2019	2020	2021	2022
New Student Checking Accounts	400	400	400	400	400
New Workplace Banking (Faculty/Staff) Accounts	30	30	30	30	30
Total New Accounts	430	430	430	430	430

(b) In consideration for licenses granted hereunder relating to the use of the University Marks in connection with the Program, PNC Bank shall pay to the University an annual payment in the amount of Thirty-Five Thousand Dollars (\$35,000.00) (the "Annual Royalty Payment") each year during the Term.

(c) The Annual Royalty Payment will be paid each year within sixty (60) days of the end of the calendar year.

(d) The Annual Royalty Payment for each year is based on the total number of new checking Accounts opened for that year.

(e) If the Program Expectation for a particular year is not met, the Annual Royalty Payment will be pro-rated based upon the number of actual new Accounts opened relative to the Program Expectation; provided, however, that no less than 75% of the Annual Royalty Payment (i.e., \$26,250) will be paid to the University regardless of the whether the Program Expectation was achieved.

(f) **Signing Bonus**

Within sixty (60) days of the signing of this Agreement, PNC Bank shall pay the University a signing bonus of \$50,000.00 (the "Signing Bonus"). The University shall repay to PNC Bank a certain percentage of the Signing Bonus if this Agreement is terminated for any reason prior to December 31, 2020 other than as a result of a default by PNC Bank. The percentage to be repaid by the University shall be in accordance with the repayment chart set forth below.

Year Agreement Terminated	Signing Bonus Repayment Percentage
2018	100%
2019	50%
2020	25%
2021 through 2022	0%

(g) **Royalty Bonus Potential**

For any calendar year in which the Program Expectations are exceeded, and at least eighty percent (80%) of the Faculty/Staff Program Expectations component (i.e., 24 new faculty/staff workplace Accounts each year) has been met, PNC Bank shall increase the Annual Royalty Payment as follows:

Percentage Program Expectation is Exceeded	Percentage of Additional Royalty
1%	1%
2%	2%
3%	3%
4%	4%
5%	10%
6% or higher	1% for every additional 1% Program Expectations are exceeded

(h) The University's failure to meet the specific expectations for any category of the Program Expectations shall not adversely affect its ability to receive the Annual Royalty Payment as set forth in this Section 3 for any year in which the Program Expectation Total is met.

(i) Notwithstanding anything to the contrary contained in this Agreement:

(j) If any federal or state law is enacted, or any regulation is promulgated by a federal or state agency with supervisory or enforcement authority over the University or PNC Bank, ("New Law"), and the New Law makes it impossible, impracticable or unduly burdensome for (a) PNC Bank to deliver the Financial Services under the Program, or (b) the University to satisfy its obligations under the Agreement, then (x) either party shall promptly notify the other party in writing no later than thirty (30) days after learning of the pending implementation or passage of the New Law, (y) the parties shall meet as soon as practicable to discuss in good faith the continued viability of the Agreement as intended by the parties, and work together on mutually agreeable modifications to the Agreement to achieve the parties' mutual objectives consistent with such new law, and (z) within sixty (60) days from the date of the notice or the effective date of New Law, whichever is sooner, if the parties are unable to come to agreement per clause (y) then the Agreement will be terminated in accordance with Section 18(d) of this Agreement.

(i) For each partial or total calendar year after the effective date of the New Law, but prior to the termination of this Agreement, PNC Bank shall be excused from making to the University, any Annual Royalty Payment under this Section if the making of such payment is illegal or otherwise prohibited by any such New Law.

(ii) If this Agreement is terminated, a final Annual Royalty Payment shall be made to the University within sixty (60) days of such termination and shall be calculated as the applicable Annual Royalty Payment multiplied by the sum of expected volume percentages for the months elapsed in the royalty calculation period as shown in the table below.

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
7%	4%	4%	4%	6%	16%	13%	29%	7%	4%	3%	3%

Example: if this Agreement is terminated in May, the final Annual Royalty Payment would be calculated as the normal Annual Royalty Payment (\$35,000) multiplied by the sum of % Jan through May (25%).

(k) All payments made by PNC Bank hereunder shall be by ACH sent to the account designated in writing by the University, by check to the address designated by the University, or delivered by hand.

4. PRODUCTS AND SERVICES

(a) PNC Bank shall provide Financial Services during the Term.

(b) The Program is designed to attract Constituents that do not have an Account with PNC Bank, and does not include the solicitation of credit cards or student loans. PNC Bank shall actively advertise and promote the Program as authorized by law, on the University campus, via approved University mediums and using approved University Marks. The Program shall include: presenting financial seminars to students and employees; issuing co-branded Visa® Debit Cards; and opening new Accounts for University students and employees. ATMs shall be provided pursuant to a separate Master License Agreement in the form of **Exhibit A**, which is attached hereto and incorporated herein by this reference (the "License Agreement").

Notwithstanding the foregoing, the advertising and/or promotion of the Program shall not prohibit PNC Bank from marketing its financial products or services to Constituents who:

1. Are or become PNC Bank customers;
2. Solicit financial information within a PNC Bank branch; or
3. Independently utilize electronic media for information regarding PNC Bank products and/or services.

(c) Accounts established under this Agreement may be eligible for a co-branded Visa Debit Card. PNC Bank shall have the exclusive right to issue the co-branded Visa Debit Card. PNC Bank will issue the Visa Debit Card upon request by a PNC Bank Accountholder.

(d) Throughout the Term, PNC Bank shall provide administrative, management, consulting, mechanical and operational services and personnel sufficiently necessary to fulfill its obligations completely as described herein, in a competent, capable, qualified and professional manner. PNC Bank warrants that all services and activities to be provided by PNC Bank hereunder will be performed in accordance with sound and professional principles and practices, consistent with generally accepted industry standards, and shall reflect PNC Bank's best professional knowledge, skill and judgment, all of which shall be at a level appropriate to University's requirements for the services to be performed.

(e) PNC Bank agrees to comply with all applicable laws in the performance of all actions taken in connection with this Agreement, including, but not limited to, compliance with

the Credit Card Accountability Responsibility and Disclosure Act of 2009, 15 U.S.C. § 1601 et seq., including its requirements regarding the protection of young consumers; the Truth in Lending Act, 15 U.S.C. § 1650, 15 U.S.C. § 1637 as amended; the Truth in Savings Act, 12 U.S.C. § 4301 et seq., and the CAN-SPAM Act of 2003, 15 U.S.C. § 7701, and their implementing regulations.

(f) The parties agree that marketing materials related to the Program will be communicated electronically from time to time. In order for either party to become the designated "Sender" with respect to CAN SPAM, the party must meet certain defined requirements.

1. Each party to this Agreement will comply with the following provision when engaging as the Sender under CAN-SPAM:
 - (i) the header information must not be materially false or misleading and it must accurately identify the sending computer (15 U.S.C. 7704(a)(1));
 - (ii) the subject heading cannot mislead a reasonable recipient as to a material fact about the contents of the e-mail (15 U.S.C. 7704(a)(2));
 - (iii) the e-mail must include a valid opt-out mechanism (15 U.S.C. 7704(a)(3)(A)(i)); and
 - (iv) the e-mail must include a clear commercial identifier, opt-out notice, and physical address (15 U.S.C. 7704(a)(5)(A)).
2. No sexually oriented e-mails will be sent by either party under this Agreement.
3. The parties will agree, prior to the distribution of materials, which entity shall be considered the Sender.
4. The Sender will be responsible for all claims or losses resulting from any email communication(s) that violate CAN-SPAM.

5. PNC BANK'S EMPLOYEES

(a) PNC Bank and the University are independent contractors and nothing in this Agreement shall be construed to create a partnership, joint venture or co-employer or joint employer relationship by and between the University and PNC Bank.

(b) The University and PNC Bank shall have the sole and exclusive right to select, direct, discipline and terminate their own respective employees and to determine the terms and conditions of their employment in accordance with applicable law. Each party shall have the right to inform the other party of any employee of such other party, whose conduct in its good faith opinion, violates the terms of this Agreement or is otherwise unsatisfactory. Within sixty (60) days of receiving an employee-related complaint, the party receiving such complaint shall address such issues raised in accordance with its established employment policies.

(c) PNC Bank shall only employ individuals to perform its obligations hereunder who are authorized to work in the United States.

(d) When on or about the property of the University, PNC Bank agrees that its employees, contractors and agents shall observe such reasonable rules and regulations as the University shall reasonably prescribe from time to time for the general population of its campus and which are made available to PNC Bank from time to time.

(e) PNC Bank shall be fully responsible for the acts of its employees, contractors and agents and shall take all reasonable precautions to prevent injury or loss to persons and property and shall be responsible for all damage to persons or property caused by PNC Bank or its employees, contractors or agents. Further, PNC Bank assumes all liability arising out of dishonesty of its employees, contractors or agents.

6. COMMITMENTS OF UNIVERSITY

The University shall, during the Term:

- (a) Work in good faith to generally support the Program as follows:
- (i) Promote the availability of the Program to its students, faculty and staff as mutually agreed with PNC Bank.
 - (ii) Permit PNC Bank the right to market the Program and Financial Services as the University's Preferred Provider to Constituents;
 - (iii) Provide a University officer as a signatory to a letter of introduction to Constituents authored by PNC Bank which names PNC Bank as the University's Preferred Provider and which explains the Program, which letter shall be subject to the University's prior written consent, which consent shall not be unreasonably withheld, conditioned or delayed;
 - (iv) As may be required for PNC Bank to fulfill its commitments hereunder, permit PNC Bank to work with the University's vendors except as strictly prohibited under applicable vendor agreements, where PNC Bank has been notified of such prohibitions in advance; and
 - (v) Permit PNC Bank physical access on campus and presence at campus events as necessary for PNC Bank to exercise the marketing rights enumerated herein, subject to the University's prior written approval, which approval shall not be unreasonably withheld, conditioned or delayed.
- (b) Make available the following marketing rights for the Program, subject to pre-approval by the University of each specific activity:

Students:

1. Mailing, at PNC Bank's expense, to the Student List at the beginning of each school year after the Effective Date
2. Permitting preferred on-campus access to common areas, at no cost to PNC Bank, including tabling by PNC Bank at mutually-agreed upon University events such as freshmen orientations, student fairs, etc.

3. Permitting the conduct by PNC Bank prior to the beginning of fall and winter terms of direct mailings to the University or home addresses to the New Student List.
4. Permitting on campus promotions, giveaways, etc. sponsored by PNC Bank, provided such events are: (i) in compliance with applicable laws; (ii) are limited to locations designated by the University for such activities; and (iii) are scheduled through the normal University process for reserving space.
5. Permitting the distribution by PNC Bank of Program communications, via distributions methods approved by the University (which Program communications bearing University Marks shall be approved in writing in advance by the University, which approval shall not be unreasonably withheld, conditioned or delayed).
6. Permitting from time to time on-campus financial seminars at mutually agreed upon venues, pre-approved by University and at no facility rental cost to PNC Bank.
7. Mentioning of PNC Bank and the Program from time to time in agreed upon University publications and mailings.
8. Supporting agreed-upon student events to be sponsored by PNC Bank.
9. Providing a web link from University's key student web areas on the University's web site to a customized site at www.pnc.com/pointpark.

Faculty/Staff:

1. Permitting the distribution of materials by PNC Bank at new hire orientations.
2. Permitting on campus promotions, giveaways, etc. sponsored by PNC Bank, provided such events are: (i) in compliance with applicable laws; (ii) are limited to locations designated by the University for such activities; and (iii) are scheduled through the normal University process for reserving space.
3. Permitting on-campus tabling by PNC Bank, at no cost to PNC Bank, at University events, including but not limited to benefit-related fairs via tabling, and new hires.
4. Facilitating semi-annual mailings by PNC Bank to faculty and staff to the address provided by the University.
5. Endorsing PNC Bank's presenting agreed-upon on-campus financial seminars from time to time with individual University departments.
6. Mentioning of PNC Bank and the Program from time to time in agreed upon University publications and mailings.
7. Advertising by PNC Bank in University publications and mailings at agreed-upon fees.
8. Providing a Web link from University's Human Resources intranet web site to a customized site at www.pnc.com/pointpark.

(c) With the University's written prior approval, which approval shall not be unreasonably withheld, conditioned or delayed, permit PNC Bank to use the University's name and the University Marks in press releases and when marketing the Program. Marketing may include, by example and not limitation, proposals and presentations to other potential clients;

(d) Grant PNC Bank exclusive ATM deployment privileges on campus for a minimum of three (3) ATMs as of the Effective Date. All ATMs shall be governed by and in accordance with the provisions of the License; and

(e) Acknowledge PNC Bank's option to impose a surcharge for the use of its ATM(s) by non-PNC customers. The surcharge shall be in the same amount as the surcharge imposed for use of PNC Bank branch ATMs in the Southwestern Pennsylvania area. In the event the branch ATM surcharge is increased, then the surcharge applicable to the ATMs hereunder shall also increase. In no event will PNC Bank impose a surcharge hereunder that is applicable only to the University's Constituents.

(f) Notwithstanding anything to the contrary contained in this Agreement, the the University's ability to provide any information to PNC Bank is subject to and conditioned upon the Family Education Rights in Privacy Act (FERPA), other applicable laws and regulations, and University's policies and procedures.

7. COMMITMENTS OF PNC BANK:

At its cost, except as the parties may otherwise agree from time to time, during the Term PNC Bank shall:

- (a) Offer the Program to Constituents;
- (b) Market the Program, which shall include, among other things:
 - At times mutually agreed between the parties, providing materials for the mailing of PNC Bank's advertising and promotional information to Constituents;
 - Marketing the Program to Constituents as mutually agreeable during the Term, in accordance with Section 6 above;
 - At its sole cost and expense, designing and creating all marketing materials, as described above, subject to the prior written approval of the University, which approval shall not be unreasonably withheld, conditioned or delayed;
 - Providing Constituents who open an Account pursuant to the Program with a PNC Bank Visa[®] Debit Card which will allow point of sale and ATM transactions everywhere the Visa[®] logo is displayed;
 - At PNC Bank's sole cost and expense, marketing to Constituents through mailings, advertisements in University publications, tabling at new student orientation and similar events;
 - Exercising the Preferred Provider rights and privileges for the Program with respect to Constituents;
 - Providing the University with a quarterly report of new Accounts opened and card transaction activity with de-identified, aggregated data; and
 - Collaborate with the University to develop educational programs geared towards developing student financial awareness and responsibility.

(c) Use PNC Bank's reasonable commercial efforts to identify Account applications as Constituents at the time of Account opening and record such Accounts as part of the Program.

8. GRANT OF LICENSE

(a) PNC Bank grants to the University a limited, nonexclusive and nontransferable license to use the PNC Bank Marks as set forth on the attached **Exhibit C**, for the sole and limited purposes set forth in this Agreement. The University agrees that it will comply with all of the requirements and restrictions set forth on **Exhibit C**, which is attached hereto and incorporated herein. Title and ownership of the PNC Bank Marks shall at all times remain in and with PNC Bank, and PNC Bank shall continue to have the exclusive right to sell, trade, license, use or otherwise make available the PNC Bank Marks to other persons or entities.

(b) The University grants to PNC Bank a limited, nonexclusive and nontransferable license to use the University Marks as set forth on the attached **Exhibit D**, for the sole and limited purposes set forth in this Agreement. PNC Bank agrees that it will comply with all of the requirements and restrictions set forth on **Exhibit D**, which is attached hereto and incorporated herein. Title and ownership of the University Marks shall at all times remain in and with the University, and the University shall continue to have the exclusive right to sell, trade, license, use or otherwise make available the University Marks to other persons or entities.

9. JOINT OBLIGATIONS

(a) The parties agree that they shall:

- (i) Conduct, in good faith, an annual review of the success of the Program in accordance with Section 3; and
- (ii) Execute each agreement that constitutes an Exhibit hereto and which shall be incorporated herein.

(b) PNC shall have the exclusive right to issue the co-branded Visa Debit Card. PNC Bank will issue the Visa Debit Card upon request by a PNC Bank Accountholder.

(c) The University shall hereby comply with the requirement listed on **Exhibit F**, Department of Education Cash Management Compliance Agreement, which is attached hereto and incorporated herein by this reference.

10. INSURANCE

(a) During the Term, PNC Bank shall maintain at its own expense full and adequate insurance with insurance carriers, having at least an A.M. Best rating (or similar rating) of at least an "A-", as follows:

COMMERCIAL GENERAL LIABILITY

\$1,000,000 Each Occurrence
 \$3,000,000 General Aggregate
 \$1,000,000 Products – Completed Operations
 \$1,000,000 Personal and Advertising Injury
 \$ 100,000 Fire Damage (any one fire)
 \$ 2,500 Medical Expense (any one person)

AUTOMOBILE LIABILITY (including all Owned, hired car and non-owned automobile)

\$1,000,000 Each Occurrence
 \$1,000,000 Aggregate

WORKERS COMPENSATION

Statutory

UMBRELLA/EXCESS LIABILITY

\$5,000,000 Each Occurrence
 \$5,000,000 Aggregate

EMPLOYER'S LIABILITY

\$1,000,000 Each Accident
 \$1,000,000 Disease-Policy Limit
 \$1,000,000 Disease-Each Employee

COMPREHENSIVE CRIME

\$1,000,000 Employee Theft Coverage
 \$1,000,000 Premises Coverage
 \$1,000,000 Transit Coverage
 \$1,000,000 Depositors Forgery Coverage

PNC Bank shall name the University as an additional insured on PNC Bank's General, Comprehensive and Automobile Liability policies. It is understood and agreed that PNC Bank's insurance applies on a "primary" basis with respect to the performance of any of PNC Bank's rights or obligations hereunder, and non-contributory with any other insurance coverages and/or self-insurance issued to Point Park University using ISO endorsement CG 20 01 or its equivalent. To the fullest extent permitted by law, PNC's policy, as well as any subcontractor's policy, where applicable, shall include a waiver of subrogation in favor of the University, using the appropriate ISO Endorsement for the given liability policy. PNC Bank shall provide, upon request, a memorandum of insurance to University as evidenc of the required insurance.

(b) The University shall maintain or cause to be maintained, at no expense to PNC Bank, during the Term, such fire and casualty insurance policies and commercial general liability coverage in such amounts and on such terms as the University considers appropriate in an amount not less than \$1,000,000.00.

11. REPRESENTATIONS AND WARRANTIES

(a) The University represents and warrants, as of the Effective Date and during the Term of this Agreement, that:

- (i) The University is duly organized, validly existing and in good standing under the laws of the state in which it operates and has the requisite corporate power and authority to enter into this Agreement;
- (ii) The execution, delivery and performance of this Agreement by the University is within the University's powers, has been duly authorized by all necessary corporate action, and does not violate, conflict with or constitute a breach under any articles of incorporation or charter, bylaw, law, regulation, contract or obligation applicable to the University;
- (iii) This Agreement constitutes a legal, valid and binding obligation of the University, enforceable against it in accordance with its terms;
- (iv) No authorization or approval or other action by, and no notice to or filing with, any governmental authority or regulatory body is required for the execution, delivery and performance by the University of this Agreement;
- (v) The University's employees, directors, officers or agents shall not make any representation, warranty, promise or statement to any customer regarding the approval, decline, collection, processing or any other handling of customer's products or services as provided by PNC Bank. Any questions regarding PNC Bank's products or services shall be immediately referred to PNC Bank;
- (vi) No information, schedule, exhibit or financial information furnished or to be furnished by the University to PNC Bank in connection with this Agreement is inaccurate in any material respect as of the date it is dated or contains any material misstatement of fact or omits to state a material fact or any fact necessary to make the statements contained therein not misleading;
- (vii) The University has not entered and will not enter any agreement that would prohibit the University from fulfilling its duties and obligations under the terms of this Agreement; and
- (viii) During the Term, the University (A) will promote the Program, and (B) has granted PNC Bank the exclusive right to market the Program to

Constituents on campus and has not granted that right to any other financial institution.

(b) PNC Bank represents and warrants as of the Effective Date and during the Term of this Agreement that:

- (i) PNC Bank is a national banking association duly organized, validly existing and in good standing under the laws of the United States, and is FDIC insured, and has the requisite corporate power and authority to enter into this Agreement;
- (ii) PNC Bank's execution, delivery and performance of this Agreement are within PNC Bank's corporate powers, have been duly authorized by all necessary corporate action and do not contravene PNC Bank's bylaws or charter or any law or contractual restrictions to which it is subject;
- (iii) Any authorization or approval or other action by, or notice to or filing-, any governmental authority or regulatory body that is required for the execution, delivery and performance by PNC Bank of this Agreement has been or shall be obtained in a timely manner;
- (iv) This Agreement constitutes a legal, valid and binding obligation of PNC Bank, enforceable against it in accordance with its terms;
- (v) No information, schedule, exhibit, financial information furnished or to be furnished by PNC Bank to the University in connection with this Agreement is inaccurate in any material respect as of the date it is dated or contains any material misstatement of fact or omits to state a material fact or any fact necessary to make the statements contained therein not misleading; and
- (vi) In its performance and activities hereunder, including but not limited to its creation and provision of the marketing and advertising materials used by PNC Bank to generate applications, Accounts or any and all other customer relationships, PNC Bank shall, at all times, comply with all applicable federal, state or local rules, laws or regulations and use best efforts in the performance of the Program.

12. LOCATIONS/SIGNS

The University shall permit PNC Bank to place signs advertising the Program in locations on the University's campus that are mutually acceptable to both parties. PNC Bank must have the University's prior written approval for size, content and colors of any signs, which consent shall not be unreasonably withheld, conditioned or delayed. Written approval shall be provided within thirty (30) business days of the request by PNC Bank.

13. ADVERTISING, PROMOTION AND RELATED ACTIVITIES

(a) PNC Bank may advertise the Program in such media and in such manner, as the parties shall mutually agree. PNC Bank may identify the University as its client in the ordinary course of its banking business. Notwithstanding the foregoing, the University must have PNC Bank's prior written approval for any advertising materials that include any references to PNC Bank's products or services, which approval shall not be unreasonably withheld, conditioned or delayed. Written approval shall be provided within ten (10) business days of the request by the University.

(b) The parties may conduct joint promotional activities if they mutually agree to do so.

(c) In addition to the provisions of Section 6, the University shall provide PNC Bank access to such University resources as may be appropriate and necessary to promote the Program and the Financial Services in appropriate mailings and other applicable media that are provided to incoming and returning Constituents as mutually agreed upon. Notwithstanding the foregoing, the University shall mail annually, at PNC Bank's expense, Program materials prepared by PNC Bank to then-graduating students pursuant to Section 6(b) above.

14. INDEMNIFICATION

(a) Indemnification by University. The University shall indemnify, defend and hold harmless PNC Bank, its Affiliates and their respective officers, directors, employees and agents from and against all loss, cost, damage, liability, claim, expense (including reasonable legal fees and expenses), judgment and fine of any nature whatsoever (collectively, "Losses") arising directly or indirectly, out of or relating to the following:

- (i) Breach of any representation, warranty or obligation under this Agreement by the University;
- (ii) Violation by the University of any applicable law, rule, regulation or administrative order or any statement, letter or guidelines issued by applicable regulatory authority in connection with performance under this Agreement; or
- (iii) Gross negligence or willful misconduct of the University or its officers, directors, employees, agents or subcontractors in connection with its duties or obligations under the terms of this Agreement, except to the extent such Losses result from the gross negligence or willful misconduct of PNC Bank.

(b) Indemnification by PNC Bank. PNC Bank shall indemnify, defend and hold harmless the University, its officers, directors, employees and agents from and against all Losses arising directly or indirectly, out of or relating to the following:

- (i) Breach of any representation, warranty or obligation under this Agreement by PNC Bank;

- (ii) Violation by PNC Bank, of any applicable law, rule, regulation or administrative order or any statement, letter or guidelines issued by applicable bank regulatory authority in connection with performance under this Agreement; or
- (iii) Gross negligence or willful misconduct of PNC Bank or its officers, directors, employees, agents or subcontractors, in connection with its duties or obligations under the terms of this Agreement, except to the extent such Losses result from the gross negligence or willful misconduct of the University.

(c) Indemnification Procedures for Third Party Claims. In any case where the person seeking indemnification under this Agreement (herein referred to as the “Indemnified Party”) seeks indemnification for a third party claim, suit or proceeding (herein referred to as a “Third Party Claim”), such indemnification will be conditioned on such Indemnified Party’s compliance with the following procedures:

(i) The Indemnified Party will give prompt written notice to the person from whom indemnification is sought (herein referred to as the “Indemnifying Party”) of each claim for indemnification under this Agreement, specifying the amount and nature of the claim (herein referred to as a “Notice of Claim”). Provided that such Notice of Claim is given (unless the failure to provide such Notice of Claim does not prejudice the interests of the Indemnifying Party), and the Indemnifying Party has not contested in writing the Indemnified Party’s right to indemnification as set forth below, the Indemnifying Party, at its own expense and using counsel of its own choosing, will promptly defend, contest and otherwise protect against any such claim, suit or proceeding. If within a reasonable time period following the receipt of a Notice of Claim, the Indemnifying Party contests in writing the Indemnified Party’s right to indemnification with respect to the Third Party Claim described in the Notice of Claim, the Indemnified Party will defend against and contest such Third Party Claim.

(ii) If the Indemnifying Party is defending against the Third Party Claim, the Indemnified Party may, but will not be obligated to, participate in the defense of any such Third Party Claim, suit or proceeding, at its own expense and using counsel of its own choosing, but the Indemnifying Party will be entitled to control the defense thereof unless the Indemnified Party has relieved the Indemnifying Party from liability with respect to the particular matter. The Indemnified Party will cooperate and provide such assistance as the Indemnifying Party reasonably may request in connection with the Indemnifying Party’s defense and will be entitled to recover from the Indemnifying Party the reasonable costs of providing such assistance. The Indemnifying Party will inform the Indemnified Party on a regular basis of the status of such claim, suit or proceeding and the Indemnifying Party’s defense thereof.

(iii) In any Third Party Claim the defense of which is controlled by the Indemnifying Party, the Indemnifying Party will not, without Indemnified Party’s prior written consent, compromise or settle such claim, suit or proceeding if: (y) such compromise or settlement would impose an injunction or other equitable relief upon the Indemnified Party; or (z) such compromise or settlement does not include the third party’s release of the Indemnified Party from

all liability relating to such claim, suit or proceeding for which the Indemnified Party is entitled to be indemnified.

(iv) If the Indemnifying Party fails to timely defend, contest or otherwise protect against any such claim, suit or proceeding, and fails to contest in writing the Indemnified Party's right to indemnification, the Indemnified Party may, but will not be obligated to, defend, contest or otherwise protect against the same, and make any compromise or settlement thereof and recover the entire costs thereof from the Indemnifying Party, including reasonable fees and disbursements of counsel and all amounts paid as a result of such claim, suit or proceeding and the compromise or settlement thereof.

(v) The obligation of a party to indemnify the other party's officers, directors, employees and agents in accordance with this Section 14 may be enforced exclusively by the other party and nothing herein will be construed to grant such officers, directors, employees and agents any individual rights, remedies, obligations or liabilities with respect to the parties. The parties may amend or modify this Agreement in any respect without the consent of such officers, directors, employees and agents.

15. LIMITATION OF LIABILITY

NO PARTY SHALL HAVE ANY LIABILITY FOR ANY INDIRECT, SPECIAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, INCLUDING, WITHOUT LIMITATION, LOSS OF PROFIT OR BUSINESS OPPORTUNITIES, WHETHER OR NOT THE PARTY WAS ADVISED OF THE POSSIBILITY OF SUCH; PROVIDED, HOWEVER, THAT THIS LIMITATION OF LIABILITY WILL NOT APPLY TO ANY CLAIM ARISING FROM THE GROSS NEGLIGENCE OR WILLFUL MISCONDUCT OF A PARTY, ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS OR CONTRACTORS, ANY CLAIM ARISING FROM BREACH OF THE CONFIDENTIALITY PROVISIONS OF THIS AGREEMENT OR ANY THIRD PARTY CLAIM.

16. TAXES

(a) The University is a tax exempt entity and has been fully advised by the University's counsel and/or tax consultant of any tax implications resulting from this Agreement.

(b) PNC Bank shall pay all taxes properly assessed against it or its property by any taxing authority because of its operations and conduct of its business (including PNC Bank's income, employment of personnel, franchise, sales, use and excise taxes) and shall pay all personal property taxes assessed on its fixtures, equipment and furnishings. PNC Bank shall have no obligation to pay taxes related to University's operations or conduct of its business (including University's income, employment of personnel, franchise, sales, use and excise taxes).

17. ASSIGNMENT/BINDING EFFECT

This Agreement shall be binding upon and inure to the benefit of the parties hereto and their successors and permitted assigns provided, however, that neither this Agreement, nor any of

the rights and obligations hereunder, may be assigned, transferred or delegated by either party, without the prior written consent of the other party; and provided further, however, that this Agreement may be assigned by either party without the consent of the other party hereto to any Affiliate of the assigning party.

18. TERMINATION

(a) If a party breaches any material covenant in this Agreement and fails to remedy same within twenty (20) calendar days after receipt of written notice of such breach from the non-breaching party, or if the same is not reasonably capable of being cured within twenty (20) calendar days, and the breaching party fails to commence to remedy same within twenty (20) calendar days and diligently prosecute the remedying of the breach until the same is remedied, the non-breaching party may, at its option, declare this Agreement terminated without prejudice to any additional remedy which may be available to the non-breaching party.

(b) In the event that a party shall become insolvent, bankrupt or make any assignment for the benefit of creditors, or if its interest hereunder shall be levied upon or sold under execution or other legal process, without prejudice to any additional remedy which may be available to the other party, the other party may declare this Agreement terminated.

(c) Upon ninety (90) days prior written notice to the other party, either party may terminate this Agreement in the event that (i) any federal or state law is enacted, or any regulation is promulgated by a federal or state agency with supervisory or enforcement authority over the University or PNC Bank, and (ii) such law or regulation makes it impossible, or impracticable for the terminating party to continue to perform its obligations under the Agreement. In any such notice of termination, the terminating party shall provide to the non-terminating party a description reasonably describing the basis for termination pursuant to subsections (i) and (ii) hereof. Upon the issuance of a notice of termination the parties shall promptly meet and make reasonable efforts to amend this Agreement. If no mutually acceptable alternative arrangement can be found then this Agreement and all related agreements shall be terminated (i.e., ATM Master License).

(d) In addition, the University may terminate the Agreement in accordance with the termination provisions set forth in Exhibit F, Department of Education Cash Management Compliance Agreement.

19. CONFIDENTIALITY

(a) Each of PNC Bank and the University agrees that all information, whether oral or written or via computer disk or electronic media, to which the other is given access or is made available to the other, including to each party's directors, officers, employees, Affiliates, agents or representatives, is referred to hereinafter as "Confidential Information." Confidential Information shall include, without limitation, all technology, know-how, processes, software, databases, trade secrets, contracts, proprietary information, all historical and financial information, business strategies, operating data and organizational and cost structures, product descriptions, pricing information, customer or Constituent information, which includes, without limitation, names, addresses, telephone numbers, account numbers, demographic, financial and transactional information or customer or Constituent lists, whether received before or after the date hereof.

Confidential Information also includes information of any parent, subsidiary or Affiliate of PNC Bank or the University. Each party, agrees to hold such Confidential Information in strictest confidence, not to make use thereof except in connection with the performance of this Agreement, and not to release or disclose any Confidential Information to any other party with the exception of parent companies, subsidiaries and affiliated companies, consultants, auditors, attorneys and other professionals who need to know the Confidential Information in order to perform their services; regulators; and prospective assignees, transferees or other successor to the rights of the parties; provided that in all such cases the third parties receiving the Confidential Information shall agree to hold such Confidential Information in strictest confidence consistent with this Section 18. In the event of a breach of the foregoing, the non-breaching party shall be entitled to specific performance, including the right to seek preliminary and permanent injunctive relief against the breaching party, as its sole and exclusive remedy.

(b) Notwithstanding the foregoing, either party may disclose Confidential Information pursuant to a requirement or request of a governmental agency or pursuant to a court of administrative subpoena, order or other such legal or administrative process or requirement of law, or in defense of any claims or causes of action asserted by the disclosing party; provided, however, that prior to disclosing the Confidential Information, the disclosing party shall (i) first notify the other party of such request or requirement, or use in defense of a claim, unless such notice is prohibited by statute, rule or court order, (ii) attempt to obtain the consent of the non-disclosing party to the disclosure of the Confidential Information, and (iii) in the event consent to disclosure is not given by the non-disclosing party prior to the disclosing party's time for production, the disclosing party agrees that the non-disclosing party shall have the right to pursue a motion to quash or other similar procedural step in order to try to prevent the production or publication of the specific Confidential Information. Notwithstanding anything herein to the contrary, nothing herein is intended to require, nor shall it be deemed or construed to require, either party to fail to comply, on a timely basis, with a subpoena, court or administrative order or other process, or requirement.

(c) It is understood and agreed that the obligation to protect Confidential Information shall be satisfied if the parties utilize the same control (but no more than commercially reasonable controls) as it employs to avoid disclosure of its own confidential and valuable information and the parties shall have appropriate policies and procedures to (a) ensure the security and confidentiality of the Confidential Information, (b) protect against any anticipated threats or hazards to the security or integrity of such Confidential Information, and (c) protect against unauthorized access to or use of such Confidential Information that could result in harm or inconvenience to the parties or their customers or Constituents.

20. ENTIRE AGREEMENT

This Agreement and the exhibits attached hereto, if any, constitutes the entire agreement and understanding among the parties with respect to the subject matter herein and the transactions contemplated herein and any and all previous understandings, proposals, negotiations, agreements, commitments and representations, whether oral or written, are merged herein and are superseded hereby. If there is a conflict between the terms of this Agreement and any Schedule or Exhibit attached hereto, the terms of this Agreement shall control.

21. AMENDMENT

No modification, amendment or waiver of any provisions of this Agreement shall be valid unless it is in writing and signed by the parties.

22. FORCE MAJEURE

Neither party shall be held liable for any delay or failure in performance of any part of this Agreement from any cause beyond its control or without its fault or negligence, such as acts of God, acts of civil or military authority, government regulations, embargoes, epidemics, war, terrorist acts, riots, insurrections, fires, explosions, earthquakes, nuclear accident, floods, power blackouts, volcanic action, major environmental disturbances, unusually severe weather conditions, inability to secure products or services of other persons or transportation facilities, or acts or omissions of transportation common carriers or suppliers.

23. HEADINGS

The headings contained in this Agreement are solely for the convenience of the parties and should not be used or relied upon in any manner in the construction or interpretation of this Agreement.

24. SEVERABILITY

Any element of this Agreement held to violate a law or regulation shall be deemed void and all remaining provisions shall continue in force. The parties shall in good faith attempt to replace an invalid or unenforceable provision with one that is valid and enforceable and which comes as close as possible to expressing or achieving the intent of the original provision.

25. GOVERNING LAW/JURISDICTION

This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania without regard to its provisions relating to the conflict of laws. Each party agrees that it is and shall remain subject to the in personam, in rem and subject matter jurisdiction of the state and federal courts in the Commonwealth of Pennsylvania for all purposes pertaining to this Agreement and all documents and instruments executed in connection or in any way pertaining hereto.

26. NOTICES

All notices which either party may be required or desire to give to the other party shall be in writing and shall be given and deemed served on the date when hand delivered in writing to the applicable party, or if sent by certified mail, return receipt requested, or by courier service, notice shall be deemed served on the date received. Notices sent by mail or courier shall be sent to the following addresses:

If to the University, then to:

Point Park University

201 Wood Street
Pittsburgh, PA 15222-1984
ATTN: Ruth S. Rauluk, AVP, Risk Management & Procurement

If to PNC Bank, then to:

PNC Bank, National Association
The Tower at PNC Plaza
300 Fifth Avenue
Pittsburgh, Pennsylvania 15222
ATTN: Manager, University Banking

With a copy to:

PNC Bank, National Association
The Tower at PNC Plaza
300 Fifth Avenue
P1-POPP-21-1
Pittsburgh, Pennsylvania 15222
ATTN: Chief Counsel, Consumer Bank

The names and addresses for the purpose of this Section may be changed by either party giving written notice of such change in the manner herein provided for giving notice. Unless and until such written notice is actually received, the last name and address stated by written notice or provided herein, if no such written notice of change has been received, shall be deemed to continue in effect for all purposes hereunder.

27. RELATIONSHIP

Nothing in this Agreement is intended to nor does it create the relationship of employer and employee, principal and agent, partners or joint venturers between the University and PNC Bank. Each party hereto intends that this Agreement shall not benefit or create any right or cause of action in or on behalf of any person other than the parties hereto.

28. WAIVER

Any term or condition of this Agreement may be waived at any time by the party that is entitled to the benefit thereof, but no such waiver shall be effective unless set forth in a written instrument duly executed by all parties. The failure or delay of any party to require performance of any provisions shall not constitute any waiver thereof, unless and until such performance has been waived by such party in writing in accordance with the terms hereof. No waiver by any party of any term or condition of this Agreement, in any one or more instances shall be deemed to be construed as a waiver of the same or any other term or condition of this Agreement on any future occasion. All remedies, either under this Agreement or by law or otherwise afforded, shall be cumulative and not alternative.

29. REMEDIES

All remedies provided for under the terms of this Agreement shall be cumulative and not alternative.


30. COUNTERPARTS

This Agreement may be executed in two or more counterparts each of which shall be deemed a duplicate original.

[SIGNATURE PAGE TO FOLLOW]

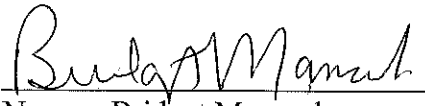
IN WITNESS WHEREOF, intending to be legally bound, each party hereto has caused its duly authorized representative to execute duplicate counterparts of this Agreement on its behalf, as of the Effective Date.

**PNC Bank, National Association
("PNC Bank")**

By: 
Name: Nickolas Certo
Title: Senior Vice President,
University Banking

Date: 12/19/2017

**Point Park University
("University")**

By: 
Name: Bridget Mancosh
Title: SVP – Finance & Operations

Date ~~12/17/17~~ 12/18/17 *BMM*

LIST OF EXHIBITS

EXHIBIT A
MASTER LICENSE AGREEMENT

EXHIBIT B
INTENTIONALLY OMITTED

EXHIBIT C
PNC BANK MARKS

EXHIBIT D
UNIVERSITY MARKS

EXHIBIT E
WEBLINKING AGREEMENT

EXHIBIT F
DEPARTMENT OF EDUCATION CASH MANAGEMENT COMPLIANCE AGREEMENT

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EXHIBIT A

MASTER LICENSE AGREEMENT

THIS MASTER LICENSE AGREEMENT (this "ATM Agreement"), is effective as of the 1st day of January, 2018 (the "Effective Date"), and entered into by and between Point Park University, a non-profit corporation organized and operated under the laws of the Commonwealth of Pennsylvania, having offices at 201 Wood Street, Pittsburgh, Pennsylvania 15222 (the "University"), and PNC Bank, National Association, a national banking association, with its principal office at One PNC Plaza, 300 Fifth Avenue, Pittsburgh, Pennsylvania 15222 ("PNC Bank"). This ATM Agreement is an exhibit to and an integral part of that certain University Banking Services Agreement of even date herewith between the University and PNC Bank (the "Agreement"). Capitalized terms used in this ATM Agreement and not otherwise defined herein, shall have the meaning given them in the Agreement.

WHEREAS, the parties have entered into the Agreement which specified services include ATM deployment; and

WHEREAS, the parties hereby terminate any prior existing ATM agreements they may have between them.

NOW, THEREFORE, in consideration of the mutual covenants herein contained and intending to be legally bound hereby, it is agreed as follows:

1. License

PNC Bank and the University shall from time to time enter into licenses, each such license to be in the form which is attached hereto as **Schedule A** and which, when executed, shall constitute a License ("License"), to cover such ATMs and to contain such special provisions respecting terms, covenants, conditions and provisions as PNC Bank and the University may agree.

2. Grant of License

The University hereby grants to PNC Bank, or its Affiliate, the right, upon the terms and conditions hereinafter set forth, to install, maintain, service, repair, replace and operate ATMs, together with related Equipment and Installations as described in Section 5 hereof at the location(s) ("the Locations") set forth in the Licenses.

3. Location of ATMs

The ATMs shall be located within or about the Locations as mutually agreed upon by the parties. The initial Locations will be as indicated in the Licenses. The ATMs, together with related Equipment and Installations, may be relocated only upon the mutual agreement of the parties, provided that the party requesting relocation will bear the cost thereof including the cost of relocating the aforesaid Equipment and Installations. Requests for relocation hereunder must be made no less than thirty (30) days prior to the date that relocation is desired. An ATM may be moved temporarily for security reasons, in the event of fire, casualty, riot or other emergency,

provided that the University uses its best efforts to promptly notify PNC Bank of such event, and to protect the security of the ATM(s).

4. ATMs

(a) The ATMs that will be installed shall, at a minimum, perform cash withdrawals, transfers and balance inquiries. The ATMs will have the ability to be upgraded to provide additional capabilities as the parties may mutually agree from time to time.

(b) The ATMs shall perform the functions described in Section 4(a) for users holding valid access cards. The ATMs may be part of several networks pursuant to network agreements between PNC Bank and operators of regional networks (the "Network Agreements"). PNC Bank is required to comply with the marketing standards set forth by the network operator in the Network Agreements.

5. Installations and Relocations

(a) PNC Bank shall, using its own independent contractors, install at the Locations:

- (i) bolted ATMs and, at its option, additional modules to the ATMs thereafter;
- (ii) such related machinery and equipment, including telecommunications equipment, alarm systems and signs, as are to be installed within the interior of the Locations as specified in the hereinafter described plans (the "Equipment"); and
- (iii) such wiring, connections and hook-ups as are required to connect the ATMs to the dominant regional ATM network (the "Installations").

(b) The University shall permit PNC Bank to install the ATMs and related Equipment and Installations as follows:

- (i) at the locations mutually agreed upon;
- (ii) the University will use its best efforts to obtain approval of the installation from any parties whose approval is required to place an ATM at the Locations. This applies to any ATM installed after the date of this ATM Agreement;
- (iii) PNC Bank will be responsible for obtaining, at its expense, all approvals required in connection with the installation (provided that the University will cooperate with PNC Bank) and secure the cooperation of any necessary other parties, as required by local ordinances and practice, in making permit applications;
- (iv) PNC Bank will indemnify and hold the University harmless from and against all Losses arising in connection with the Installation; and

- (v) Upon termination of the Agreement, PNC Bank shall remove the ATMs and all portions of the related Equipment and Installations not installed within utility company conduits or rights of way or within the walls, floors or ceiling of the Locations and may, at its option, remove any other portions of the related Installations, provided that PNC Bank shall cap all pipes and conduits and restore any damage to the Locations caused by such removal.

(c) Signs may be installed only upon the mutual agreement of the parties. If the parties mutually agree to install signs, PNC Bank and the University shall determine each of their obligations to pay the cost of the signs and costs of sign installation, maintenance and removal.

(d) PNC Bank will perform at its own expense any relocation of the ATMs during the Term.

6. Title

Title to and ownership of the ATMs and the related Equipment and Installations shall at all times be and remain in PNC Bank free and clear of all rights, title, interest, liens, security interests or claims owned, held, created or suffered by any person or entity claiming under, by or through the University and such property shall be deemed movable personal property and not fixtures. Nothing herein shall be deemed to constitute a conveyance from PNC Bank to the University of the ATMs, related Equipment or Installations. Upon the request of PNC Bank, the University will request from any persons or entities owning or holding title to or liens upon or leases, security interests or other interests in the Locations written waivers or releases in form and substance acceptable to PNC Bank confirming that such party has no legal claims or interests in the ATMs and further confirming PNC Bank's rights under this ATM Agreement. PNC Bank shall have the right to place a label on the ATMs indicating its interest in such machine and related Equipment and Installations, which label the University agrees not to disturb.

7. Operation, Servicing, Maintenance and Repair

(a) PNC Bank:

- (i) The operation, servicing, maintenance and repair of the ATMs and the related Equipment and Installations shall be under the sole control of PNC Bank and its agents, employees and independent contractors. Except as otherwise provided herein, PNC Bank shall bear the expense of such operation, servicing, maintenance and repair, and shall keep the ATMs and related Equipment and Installations in a safe and operable condition. PNC Bank shall require all of its employees, agents and independent contractors who perform any of the aforesaid tasks at the Locations to: (1) carry and present identification upon the University's request; (2) perform their tasks with minimum disruption to the University's business and (3) When undertaking any installation, maintenance or removal of any ATM, PNC Bank employees or subcontractors must first check in with appropriate campus or building security personnel, and the University reserves the right

to have personnel accompany such employees or subcontractors while they are on campus, all in accordance with University policy.

- (ii) **First Line Maintenance:** Upon receipt of notification from the University that an ATM has malfunctioned, PNC Bank or its agents will use commercially reasonable efforts to respond within three (3) hours or less for First Line Maintenance. For purposes of the Agreement, First Line Maintenance is defined to mean paper jams, card jams, currency jams, deposit jams, low currency conditions, receipt failures, journal failure, dispenser malfunctions, replenishment of consumables including cash, communication failures, responses to extended “no activity” situations or any other problem preventing the completion of the cardholder transactions.
- (iii) **Second Line Maintenance:** Upon receipt of notification from the University that an ATM has malfunctioned, PNC Bank or its agents will use commercially reasonable efforts to respond within six (6) hours or less for Second Line Maintenance. For purposes of this Agreement, Second Line Maintenance is defined to mean preventative maintenance, which will be scheduled on a regular basis for each ATM, and unscheduled and on-call remedial maintenance. Second Line Maintenance also will include, but is not limited to, lubrication, adjustment and the replacement of any part necessary, with a part that meets the manufacturer’s specifications, for the satisfactory operation of the ATMs.

(b) The University will provide the following services under this Agreement:

- (i) pay the electricity usage for the ATMs and related Equipment and Installations and install the necessary outlets and connections, if required, at its expense;
- (ii) keep the ATMs and the area around the ATMs clean, presentable and free from obstruction, and, with respect to the Locations generally, the University will continue to maintain the same standards of cleanliness, maintenance, repair and operation as are in effect on the Effective Date;
- (iii) pay all costs and expenses for ownership, operation, maintenance and repair of the Locations (including real estate taxes and utilities) not expressly made payable by PNC Bank herein;
- (iv) maintain the Locations in accordance with the environmental standards, if provided by PNC Bank, as required by the ATM manufacturer for the proper functioning of the ATM; and
- (v) if applicable, upon removal of an ATM, reimburse PNC Bank for the undepreciated cost of all improvements to the Location which were made at the University’s request, and are not-reusable by PNC Bank.

8. Covenants

- (a) The University hereby covenants as follows:
 - (i) it shall not use or permit the use of the PNC Bank name or logo without prior approval of PNC Bank;
 - (ii) it shall use and permit the use of the ATM logos only in compliance with the requirements of the holders of rights in such logo. The University acknowledges that the ATM logos are registered trademarks where indicated; and
 - (iii) upon performing all of its covenants and obligations hereunder, PNC Bank shall peacefully and quietly have, hold and enjoy the rights in each Location granted to it hereby subject to all of the covenants, terms and conditions herein contained.
- (b) PNC Bank hereby covenants as follows:
 - (i) its ATMs will (i) comply with all applicable legal requirements, including, without limitation, laws/regulations relating to consumer protection and the requirements of the Americans with Disabilities Act in ensuring that the ATMs are readily useable by disabled persons; (ii) remain technologically current and that PNC Bank's product offerings will reflect advances in the industry; and (iii) will be upgraded to permit the display of on-screen messages which have been previously approved by the University; and
 - (ii) it shall not use or permit the use of University Marks without prior written approval of the University and subject at all times to the University's policies concerning use of such marks.

9. Certain Rights of the Parties

(a) During the Term, the University will not grant to any person other than PNC Bank the right to install or operate an ATM at the Location.

(b) PNC Bank shall impose a surcharge on users of its ATM at the Location. During the Initial Term, the surcharge amount shall be three dollars and fifty cents (\$3.50). In the event PNC Bank increases the amount of the ATM surcharge it imposes for users of its ATMs at its branches in the Southwestern Pennsylvania market, then PNC Bank reserves the right to increase the surcharge hereunder to reflect such change.

10. Performance; Warranty

PNC Bank warrants that the ATMs in the Locations shall be fully operational ninety-six percent (96%) of the time, unless operation is prevented by Force Majeure or routine servicing of the ATMs. PNC Bank will provide University with quarterly reports of the performance of the ATMs.

11. Security

(a) The University shall maintain security at the Locations in accordance with the standards for security generally at the University's facilities. Except as otherwise provided herein, all costs and expenses incurred in connection with such security measures shall be borne by the University.

(b) The University shall notify PNC Bank by telephone or electronic communication of any damage to the Locations which adversely affects the operation or security of the ATMs. If an ATM is bolted, the University will use reasonable efforts to protect the ATM. For any Location in which an ATM is not bolted, the University may, only if approved by PNC Bank, temporarily relocate the ATM to a more secure area within the Location, in order to correct or avoid such adverse effects. The University agrees to repair the Location at its expense.

(c) In the event of fire, casualty, riot or other emergency, the University shall use reasonable efforts to protect the security of any affected ATM. Once PNC Bank deems the affected ATM machine secured, which may include and not be limited to relocation or removal by PNC Bank, the University's security obligations hereunder shall again be governed by subsections (a) and (b) of this Section 11.

12. Insurance; Indemnity and Loss

(a) The University shall maintain or cause to be maintained, at no expense to PNC Bank, during the Term, such fire and casualty insurance policies, covering the location and related machinery, Equipment and improvements (excluding the ATM, related Equipment, Installations and side cabinet which shall be insured by PNC Bank) in amounts not less than the replacement cost of applicable property and contents, and commercial general liability coverage with respect to the Location in an amount not less than \$2,000,000.00. PNC Bank shall be responsible for maintaining or causing to be maintained, at its expense, such fire, casualty, and theft insurance policies in amounts not less than the replacement cost of applicable property and contents, and commercial general liability insurance in an amount not less than \$2,000,000.00, of and with respect to the ATM, Installations and related Equipment or such other amount as agreed between the parties. Each party shall name the other as an additional insured on its commercial general liability policy applicable to this Agreement. In addition, each party shall maintain, and shall require its independent contractors to maintain, workers' compensation insurance with respect to their respective employees in the amounts required by applicable law.

(b) Each party shall, upon request, provide to the other such evidence as shall be reasonably requested of the maintenance of required insurance. PNC Bank, however, shall upon request provide a Memorandum of Insurance to University as evidence of the required insurance. Each party (including any independent contractors or subcontractors) shall, to the extent available

from their insurance carriers at no additional cost, cause the policies of insurance providing the aforesaid coverage to contain waivers of subrogation as against each other.

(c) Each party hereby waives against the other any right of recovery for damage to property caused by any casualty which is required to be covered by insurance. However, to the extent such damage to property is caused by the negligence or willful misconduct of a party and/or the party's subcontractor(s), such party will be responsible for the other party's applicable insurance deductible triggered by such damages.

13 Term and Termination

The term of this ATM Agreement shall run concurrently with the Term of the Agreement, until the Agreement expires or is otherwise terminated.

14 General

(a) Access: The University shall permit PNC Bank or its authorized service representative, to have access to the Locations, subject to the University's reasonable security requirements, if any.

(b) ADA Compliance: During the Term, the University shall comply with the Americans with Disabilities Act of 1990 ("ADA"), any amendments to the ADA, its implementing regulations, and applicable ADA Accessibility Guidelines for Buildings and Facilities, as well as all other federal, state and local laws regarding access to and service to individuals covered by the ADA. The University's compliance obligation will include, but not be limited to, the design, construction and alteration of the Locations as the University may have to alter to be in compliance with the ADA.

(c) Notices: All notices which either party may be required or desire to give to the other under this ATM Agreement, party shall be in writing and shall be given and deemed served on the date when hand delivered in writing to the applicable party, or if sent by certified mail, return receipt requested, or by courier service, notice shall be deemed served on the date received. Notices sent by mail or courier shall be sent to the following addresses:

If to PNC Bank, then to:

PNC Bank, National Association
1600 Market Street, 8th Floor
Philadelphia, PA 19103
ATTN: Ken Justice, SVP
Telephone: 412-762-7791

With a copy to:

PNC Bank, National Association
The Tower at PNC Plaza
300 Fifth Avenue
PT-PTWR-19-1

Pittsburgh, Pennsylvania 15222
ATTN: Chief Counsel, Consumer Bank

If to the University then to:

Point Park University
201 Wood Street
Pittsburgh, PA 15222-1984
ATTN: Ruth S. Rauluk, AVP, Risk Management & Procurement

The names and addresses for the purpose of this Section may be changed by either party giving written notice of such change in the manner herein provided for giving notice. Unless and until such written notice is actually received, the last name and address stated by written notice or provided herein, if no such written notice of change has been received, shall be deemed to continue in effect for all purposes hereunder.

(d) Entire Agreement: This ATM Agreement and the Agreement constitute the entire agreement and understanding among the parties with respect to the subject matter herein and the transactions contemplated herein and any and all previous understandings, proposals, negotiations, agreements, commitments and representations, whether oral or written, are merged herein and are superseded hereby.

(e) Counterparts: This ATM Agreement may be executed in two or more counterparts each of which shall be deemed a duplicate original.

[SIGNATURE PAGE TO FOLLOW]

IN WITNESS WHEREOF, intending to be legally bound, each party hereto has caused its duly authorized representative to execute this ATM Agreement on its behalf, as of the Effective Date.

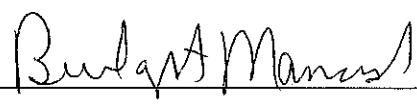
**PNC Bank, National Association
("PNC Bank")**

By: 

Name: Nickolas Certo
Title: Senior Vice President,
University Banking

Date: 12/19/2017

**Point Park University
("University")**

By: 

Name: Bridget Mancosh
Title: SVP - Finance & Operations

Date: ~~12/17/18~~ 12/18/17 Bmm

**SCHEDULE A
TO "EXHIBIT A"**

ATM LOCATIONS

Location (Address)	Location Owner	Blanket Liens or Mortgage (Yes or No)	Name of Lien/ Interest Holder
Lawrence Hall – 200 Wood Street, Pittsburgh, PA 15222	Point Park University	NO	N/A
Student Center – Boulevard of the Allies, Pittsburgh, PA 15222	Point Park University	NO	N/A
Pittsburgh Playhouse – 222 Craft Avenue, Pittsburgh, PA 15213	Point Park University	YES	PNC Bank

EXHIBIT B

INTENTIONALLY OMITTED

EXHIBIT C**PNC BANK MARKS**

1. The PNC Marks that are licensed under the terms of the Agreement are:

PNC Logo, PNC bank name in text form, pnc.com



2. The University agrees to use the PNC Marks in accordance with the standards set forth below:

- a. PNC Bank must approve the "PNC" name being used.
- b. When using the PNC names, never alter (such as by changing the case or otherwise) or combine those names with any other words
- c. Use original reproduction artwork, never create your own PNC logo, or alter the original in any way
- d. The PNC logo may ONLY be printed in black or in a color or colors approved by PNC Bank
- e. The PNC logo may be reversed out of a dark color to white

PNC Bank shall pre-approve all uses of the PNC Bank Marks.

EXHIBIT D**UNIVERSITY MARKS**

[UNIVERSITY MUST PROVIDE PRIOR TO PNC BANK DRAFTING THE FINAL AGREEMENT]

[University Marks and associated standards that are licensed under the terms of the Agreement can be found at the following URL:

<http://www.pointpark.edu/About/AdminDepts/MarketingandCommunications/MediaKit/UniversityLogos>

EXHIBIT E

WEB LINKING AGREEMENT

THIS WEB LINKING AGREEMENT (this “Web Agreement”), is effective as of the 1st day of January, 2018 (the “Effective Date”), and entered into by and between Point Park University, non-profit corporation organized and operated under the laws of the Commonwealth of Pennsylvania, having offices at 201 Wood Street, Pittsburgh, Pennsylvania 15222 (the “University”), and PNC Bank, National Association, a national banking association, with its principal office at One PNC Plaza, 300 Fifth Avenue, Pittsburgh, Pennsylvania 15222 (“PNC Bank”). This Web Agreement is an exhibit to and an integral part of that certain University Banking Services Agreement of even date herewith between the University and PNC Bank (the “Agreement”). Capitalized terms used in this Web Agreement and not otherwise defined herein shall have the meaning given them in the Banking Services Agreement.

WHEREAS, PNC Bank maintains and operates a Website in which information regarding PNC Bank’s products and services is provided to the general public (the “PNC Bank Website”);

WHEREAS, the University maintains and operates a Website in which information regarding the University is provided to the general public (the “University Website”); and

WHEREAS, the parties desire to provide a link between the PNC Bank Website and the University Website via a Hyperlink (as defined below).

NOW, THEREFORE, the parties agree that a Hyperlink shall be established subject to the terms and conditions of this Web Agreement and the Banking Services Agreement, as applicable.

1. DEFINITIONS

(a) “Hyperlink” means an electronic pathway that may be displayed in the form of highlighted text, graphics or a button that connects one Webpage address with another Webpage address.

(b) “Weblinking” or “Weblinks” means the linking of two or more Websites through the use of a Hyperlink.

(c) “Webpage” means a viewable screen displaying information presented through a web browser in a single view sometimes requiring the user to scroll to review the entire page.

(d) “Website” means one or more Webpages connected to the internet that may originate at one or more webserver computers.

2. TERM AND TERMINATION

The term of this Web Agreement shall run concurrently with the Term of the Agreement. In addition, this Web Agreement may be terminated by either party upon thirty (30) days prior written notice to the other party. The parties agree that upon receipt by either party of written notice of termination from the other party, both parties will immediately remove any and all

Weblinks to the other party's Website from each of their respective Websites. In addition, either party may terminate this Web Agreement immediately if at any time content on the other party's Website is reasonably deemed to be objectionable or inconsistent with the mission or philosophy of the terminating party.

3. GRANT OF LICENSE

(a) PNC Bank grants to the University a limited, nonexclusive and nontransferable license to use the PNC Bank Marks as set forth on the attached **Schedule A**, for the sole and limited purpose of providing a Hyperlink between the PNC Bank Website and the University Website. The University agrees that it will comply with all of the requirements and restrictions set forth on **Schedule A**, which is attached hereto and incorporated herein. Title and ownership of the PNC Bank Marks shall at all times remain in and with PNC Bank, and PNC Bank shall continue to have the exclusive right to sell, trade, license, use or otherwise make available the PNC Bank Marks to other persons or entities.

(b) The University grants to PNC Bank a limited, nonexclusive and nontransferable license to use the University Marks as set forth on the attached **Schedule B**, for the sole and limited purpose of providing a Hyperlink between the University Website and the PNC Bank Website. PNC Bank agrees that it will comply with all of the requirements and restrictions set forth on **Schedule B**, which is attached hereto and incorporated herein. Title and ownership of the University Marks shall at all times remain in and with the University, and the University shall continue to have the exclusive right to sell, trade, license, use or otherwise make available the University Marks to other persons or entities.

4. WARRANTIES


(a) The University represents and warrants that it is the owner or has all necessary rights to license the University Marks as specified in Section 3 above.

(b) PNC Bank represents and warrants that it is the owner of or has all necessary rights to the PNC Bank Marks as specified in Section 3 above.

[Signature page to follow]

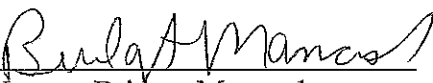
IN WITNESS WHEREOF, intending to be legally bound, each party hereto has caused its duly authorized representative to execute this Web Linking Agreement on its behalf, as of the Effective Date.

PNC Bank, National Association
("PNC Bank")

By: 
Name: Nicholas Certo
Title: Senior Vice President,
University Banking

Date: 12/19/2017

Point Park University
("University")

By: 
Name: Bridget Mancosh
Title: SVP – Finance & Operations

Date ~~12/17/18~~ 12/18/17 ^{BMM}

**SCHEDULE A
TO "EXHIBIT E"**

PNC BANK MARKS

1. The PNC Marks that are licensed under the terms of this Web Linking Agreement are:

PNC Logo, PNC bank name in text form, pnc.com



2. The University agrees to use the PNC Marks in accordance with the standards set forth below:

- a. PNC Bank must approve the "PNC" name being used.
- b. When using the PNC names, never alter (such as by changing the case or otherwise) or combine those names with any other words
- c. Use original reproduction artwork, never create your own PNC logo, or alter the original in any way
- d. The PNC logo may ONLY be printed in black or in a color or colors approved by PNC Bank
- e. The PNC logo may be reversed out of a dark color to white

PNC Bank shall pre-approve all uses of the PNC Bank Marks.

**SCHEDULE B
TO "EXHIBIT E"**

UNIVERSITY MARKS

**[UNIVERSITY MUST PROVIDE PRIOR TO PNC BANK DRAFTING THE FINAL
AGREEMENT]**

[University Marks and associated standards that are licensed under the terms of the Agreement can be found at the following URL:

[http://www.pointpark.edu/About/AdminDepts/MarketingandCommunications/Media
Kit/UniversityLogos](http://www.pointpark.edu/About/AdminDepts/MarketingandCommunications/MediaKit/UniversityLogos)

EXHIBIT F**DEPARTMENT OF EDUCATION CASH MANAGEMENT
COMPLIANCE AGREEMENT**

THIS DEPARTMENT OF EDUCATION CASH MANAGEMENT COMPLIANCE AGREEMENT (this “CM Agreement”), is effective as of the 1st day of January, 2018 (the “Effective Date”), and entered into by and between Point Park University, non-profit corporation organized and operated under the laws of the Commonwealth of Pennsylvania, having offices at 201 Wood Street, Pittsburgh, Pennsylvania 15222 (the “University”), and PNC Bank, National Association, a national banking association, with its principal office at One PNC Plaza, 300 Fifth Avenue, Pittsburgh, Pennsylvania 15222 (“PNC Bank”). This CM Agreement is an exhibit to and an integral part of that certain University Banking Services Agreement of even date herewith between University and PNC Bank (the “Agreement”). Capitalized terms used in this CM Agreement and not otherwise defined herein, shall have the meaning given them in the Agreement.

WHEREAS, the parties have entered into the Agreement under which certain specified services create a Tier Two Arrangement; and

WHEREAS, the University has to comply with the DoE Regulation requirements for Tier Two Arrangements, that include the Direct Marketing of a Financial Account.

NOW, THEREFORE, in consideration of the mutual covenants herein contained and intending to be legally bound hereby, it is agreed as follows:

1. Definitions

(a) “Access Device” shall mean a card, code, or other means of access to the PNC Financial Account, or any combination thereof, that may be used by a student to initiate electronic fund transfers.

(b) “Award Year” shall mean each year during the Term in which the University is entitled to receive compensation as defined under the Agreement (e.g., royalties, rent, etc.).

(c) “Customer Complaint” shall mean when a PNC Bank customer, prospective customer or other user of PNC Bank’s or the University’s products or services who is also a full or part time student of the University expresses dissatisfaction with PNC Bank’s products, services and/or business practices within the scope of the engagement between the PNC Bank and the University, regardless of whether such dissatisfaction is expressed verbally, in writing or by electronic or other means. Customer Complaints shall be handled according to the University policies.

(d) “Direct Marketing” shall mean: (i) the University communicating information directly to its students about the PNC Financial Account and how it may be opened; (ii) the PNC Financial Account or Access Device is cobranded with the institution’s name, logo, mascot or other affiliation and is marketed principally to students at the institution; or (iii) a card or tool that is provided to the student for institutional purposes, such as a student ID card, is validated, enabling the student to use the device to access a financial account.

(e) “DoE Regulation” shall mean the Department of Education Regulation for Cash Management, as amended from time to time, (34 CFR 668).

(f) “Financial Account” shall mean a student’s or parent’s checking or savings account, prepaid card account or other consumer asset account held directly or indirectly by the Financial Institution.

(g) “Financial Institution” shall mean PNC Bank.

(h) “PNC Financial Account” shall mean any Financial Account offered by PNC Bank under the Agreement (which does not include credit cards).

(i) “Tier Two Arrangement” shall mean that an institution located in a State has a contract with a financial institution, or entity that offers financial accounts through a financial institution, under which financial accounts are offered and marketed directly to students enrolled at the institution.

(j) “Title IV” shall mean Title IV of the Higher Education Act of 1965, as amended, and any rule, regulation, instruction or procedure issued by the Secretary.

2. Student Choice

(a) By July 1, 2016, in accordance with the DoE Regulation, the University will establish a process which includes multiple options for students to receive direct payments for Title IV program funds. The Financial Institution does not provide any Title IV payment services on behalf of the University.

(b) For the benefit of its students and in accordance with the DoE Regulation, the University shall provide a list of the major features and fees commonly assessed with the PNC Financial Account (the “PNC List”).

(1) In order to create the PNC List, the University and PNC Bank shall, as applicable, comply with the provisions of Section 4 and 5 of this CM Agreement.

(c) The parties will use commercially reasonable efforts to ensure the PNC List satisfies the requirements regarding the format and content established by the Department of Education Secretary, on or after, July 1, 2017.

3. Customer Complaints

In the event that the University has a direct relationship with or direct contact with PNC Bank’s customers during the term of this Agreement and the University receives a Customer Complaint about PNC Bank that (i) the University is unable to resolve, or (ii) becomes public knowledge (e.g., media), or (iii) raises questions related to compliance with applicable law, the University shall immediately notify PNC Bank and deliver to PNC Bank a written summary or copy of such Customer Complaint along with associated correspondence and information.

4. University DoE Regulation Compliance

(a) Student Consent. The University is required to ensure that student consent has been obtained by the Financial Institution prior to opening a PNC Financial Account. The Financial Institution complies with the applicable laws that govern the account opening process. Therefore, the Financial Institution always secures the student's consent prior to opening a PNC Financial Account. The Financial Institution has reviewed its account opening policy with the University and the University has concluded the student consent requirement is deemed satisfied.

(b) Student Choice. The University shall provide the PNC List to the student as set forth in Section 2(b) above.

(c) Agreement. In accordance with the effective date set forth in the DoE Regulation, the University shall disclose, on the University website, a copy of the Agreement.

(1) In order to satisfy the requirements of this Section 4(c), University shall comply with the provisions of Section 5 of this CM Agreement.

(d) Compensation and PNC Financial Account Data.

(1) In accordance with the effective date set forth in the DoE Regulation, the University may be required to disclose on the University website, in a manner defined by the Secretary of Education, certain information, which may include direct or indirect compensation, regarding the most recently completed Award Year under the terms of the Agreement.

(2) The University may also be required to disclose certain information regarding the number of students who had PNC Financial Accounts, the amount of fees incurred, at any time during the most recently completed Award Year, by students who have PNC Financial Account(s), as a result of the Agreement ("PNC Financial Account Data"). In addition, and in accordance with the effective date set forth in the DoE Regulation, the University shall provide the Department of Education Secretary with an up-to-date URL so this information can be published in a centralized database accessible to the public.

(3) In order to satisfy the requirements of this Section 4(d), the University shall comply with the provisions of Section 5 of this CM Agreement.

(e) The University shall provide the Financial Institution with sixty (60) days prior notice of its intent to comply with Sections 2(b), 4(c), and 4(d). The University shall also provide, when requested, a copy of the Agreement or up-to-date URL that will be used to comply with the DoE Regulation.

(f) ATMs. The University has determined the ATM requirements set forth by the DoE Regulation are satisfied pursuant to the ATM License Agreement which is an exhibit to the Agreement.

(g) Best Interest of the Students. During the Term, the University will conduct reasonable due diligence reviews in a manner and frequency defined by the Secretary of Education; to ascertain whether the fees charged by PNC Bank to customers who have obtained the PNC

Financial Account are, considered as a whole, consistent with or below prevailing market rates; (the "Review").

(1) The University shall provide PNC Bank with a copy of the results of each Review within fifteen (15) days from the completion of the Review.

(2) The DoE Regulation requires the University have the right to terminate the Agreement should the findings of the Review disclose the PNC Financial Account fees are not considered as a whole, consistent with or below prevailing market rates. Additionally, the DoE Regulation requires that the University have the right to terminate the Agreement should it receive Customer Complaints from PNC customers who are full or part time students of the University. The Review or results from Customer Complaints shall be, collectively or individually, deemed a reason for termination by the University ("DoE Cause for Termination").

(a) The University agrees that, prior to terminating the Agreement under this Section 4(g)(2), the University shall enter into a sixty (60) day discussion period with the Financial Institution (the "Discussion Period"). During said Discussion Period, the University and the Financial Institution shall review the findings of the DoE Cause for Termination to determine if it is inaccurate or non-conclusive, or if corrective action is necessary by the Financial Institution for those items deemed unsatisfactory by the or the result of Customer Complaints.

(i) If the parties mutually agree the findings are inaccurate or non-conclusive, the Agreement shall remain in full force and effect;

(ii) If the parties determine corrective action is required-, they will negotiate in good faith to establish a commercially reasonable plan to address those items considered unsatisfactory in the Review or results from Customer Complaints (the "Plan"). The Financial Institution shall begin implementation of the Plan within sixty (60) days from the date upon which the parties mutually agree to the Plan in writing. The implementation period for the Plan shall not exceed forty-five (45) days from the date upon which the parties mutually agree to the Plan in writing, (the "Plan Implementation Period").

(b) If the parties cannot agree to a Plan, then the University may terminate the Agreement upon ninety (90) days written notice to the Financial Institution. The University shall provide such notice no later than fifteen (15) days after the expiration of the Discussion Period. This shall not be deemed a condition of default by the Financial Institution under the Agreement.

5. DoE Compliance Information

In order to comply with the DoE Regulation, the University may be required to disclose information that is deemed by the Financial Institution to be proprietary and/or confidential in nature ("DoE Compliance Information"). In order to ensure that no unintended harm is caused to either party, the University agrees to the following:

(a) The University must always request any and all information regarding the

Agreement or the PNC Financial Account(s) from the Financial Institution, including but not limited to: (i) PNC Financial Account Data, or information related thereto; (ii) information used to derive the PNC List; and (iii) any other information, including the Agreement, which is required to be disclosed under the DoE Regulation.

(b) The University shall not provide any DoE Compliance Information which references PNC Bank, its products or services without the prior written approval of the Financial Institution, which approval shall not be unreasonably withheld.


(c) The Financial Institution reserves the right to revise the DoE Compliance Information as deemed necessary to ensure the accuracy of any information that is provided by the University regarding the Financial Institution, the PNC Financial Account and any other information related thereto.

(d) The Financial Institution shall provide to the University, in its reasonable discretion, all information requested under Section 5(a) of this CM Agreement to assist University with its DoE Regulation Compliance.

[SIGNATURE PAGE TO FOLLOW]

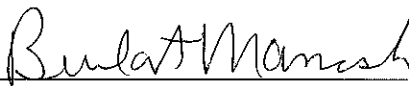
IN WITNESS WHEREOF, intending to be legally bound, each party hereto has caused its duly authorized representative to execute this Department of Education Cash Management Compliance Agreement on its behalf, as of the Effective Date.

**PNC Bank, National Association
("PNC Bank")**

By: 
Name: Nickolas Certo
Title: Senior Vice President,
University Banking

Date: 12/19/2017

**Point Park University
("University")**

By: 
Name: Bridget Mancosh
Title: SVP – Finance & Operations

Date: ~~12/17/18~~ 12/18/17 ^{Bmm}