

**FIRST AMENDMENT TO WISCONSIN LUTHERAN COLLEGE
WLCARD AND BANKING SERVICES AGREEMENT**

This FIRST AMENDMENT TO WISCONSIN LUTHERAN COLLEGE WLCARD AND BANKING SERVICES AGREEMENT (this "Amendment"), is made as of February [REDACTED], 2016 ("Effective Date") by and between U.S. Bank National Association ("Bank") Wisconsin Lutheran College ("College"), and is incorporated into the Agreement by reference.

Pursuant to the ID CARD AND BANKING SERVICES AGREEMENT dated as of January 25, 2006, as previously amended (the "Agreement"). Bank agreed to be the exclusive provider of campus ID Card Banking Services to the College that may be accessed by and through an identification card. (all capitalized terms not defined herein will have the definition given to them in the Agreement)

Pursuant to the Department of Education's release of a new rule amending part 668 of Title 34 of the Code of Federal Regulations, College and Bank want to amend the Agreement to reflect the necessary contractual changes required by the new rule to the current Agreement.

Therefore, in consideration of the premises, the mutual covenants hereinafter set forth, the payments provided for in this Amendment, and other good and valuable consideration, the parties agree as follows:

BANKING SERVICES

ID Card Selection and Activation. Users will have the option of selecting the standard ID card without banking services (dormant ATM card) or the standard ID card with banking services. All students with open Bank checking accounts are able to activate the ATM/PIN based POS functionality on the standard ID card, for no additional fee.

Account Features. Bank will offer a checking account product with student and workplace benefits, account features and fees are available upon request. Bank reserves the right to amend or enhance such features and fees from time-to-time, but will never charge additional fees for opening a student checking account, or allow the ID card to be marketed, portrayed or converted into a credit card. Additionally, all Bank-branded ATMs will be free of transaction charges to Bank account holders when accessing their account with a Bank ATM/Debit Card or linked ID card throughout the Term of this Agreement and any renewal periods. Additional enhancements to banking services will be subject to further agreement of both parties.

Reporting. Within 60 days following the most recently completed Title IV award year, Bank will provide an annual reporting of the number of students with accounts for any portion of such year under this Agreement, and will include the mean and median of the actual costs incurred by student account holders.

ADDITIONAL TERMINATION RIGHTS

Complaints. University will complete and share with Bank a biennial due diligence review of student complaints associated with Bank's accounts provided in connection with this Agreement. After joint review University may terminate this Agreement upon 90 days' notice to Bank if University determines that number of complaints are excessive.

Fees. University will complete and share with Bank a biennial due diligence review of the fees assessed student accounts in connection with this Agreement. After joint review University may terminate this Agreement upon 90 days' notice to Bank if University determines the fees assessed students under this Agreement are not consistent with or are above the prevailing market rates for the banking services.

Notice address for U.S. Bank.

U.S. Bank National Association
Campus Banking
Attn: Vincent Roos, Vice President
6940 Mission Road/ SL-KS 9255
Prairie Village, KS 66208

Original Agreement Ratified and Affirmed

Except as set forth above, U.S. Bank and University intend to be legally bound the Agreement and Amendment, both are ratified and affirmed in all respects.

Agreed as of the date first written above:

U.S. Bank National Association

Wisconsin Lutheran College

By: _____

By: _____

Its: _____

Its: _____

Date: _____

Date: _____