

**Second Amendment to
Bethel University ID Card and Banking Services Agreement**

This Second Amendment to the Bethel University ID Card and Banking Services Agreement (this "Amendment"), is effective April 17th, 2020 ("Effective Date") is made by U.S. Bank National Association ("U.S. Bank") and Bethel University, St. Paul, MN ("University").

U.S. Bank and University entered into that certain Bethel University ID Card and Banking Services Agreement dated as of April 1, 2011, and as amended July 13, 2016 (collectively the "Agreement").

University and U.S. Bank want to amend the Agreement to take into account present circumstances.

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:

Amendment of Section 6 Royalty Payment

Section 6 of the Agreement is deleted in its entirety and the following language is substituted in place thereof for all purposes:

6. Release of Information. Bank shall not be required to provide any financial records or information relating to individual Bank customers to University, nor shall University be required to provide any student information records to Bank.

Amendment of Exhibit B.

Exhibit B of the Agreement is deleted in its entirety for all purposes.

Original Agreement Ratified and Affirmed

Except as set forth above, the original Agreement is ratified and affirmed in all respects.