ATM/PIN-BASED DEBIT CARD AGREEMENT
BETWEEN
CALIFORNIA STATE UNIVERSITY, SACRAMENTO
AND
WELLS FARGO BANK, NATIONAL ASSOCIATION

THIS AGREEMENT (herein “Agreement”) is made and entered into by and between California State University, Sacramento (herein “University”) and Wells Fargo Bank, National Association (herein “Bank”). This agreement upon execution shall supersede and replace Agreement #MA070059.

WHEREAS, University offers a multi-purpose identification card ("Sacramento State OneCard") to all enrolled students in good standing and to all faculty and staff (collectively the “Eligible University Community Members”) that is used to access a variety of University facilities and on-campus services; and

WHEREAS, University desires Bank to provide checking account, ATM, PIN-based debit, and deposit transfer services among other banking and financial services to Eligible University Community Members in association with and accessed through the Sacramento State OneCard, all as more particularly described herein; and

WHEREAS, Bank seeks to establish new account relationships through its affiliation with University including but not limited to checking accounts with linked Sacramento State OneCards (each such checking account referred to herein as “Sacramento State OneCard Bank Account”).

NOW, THEREFORE, for valuable consideration, the parties agree as follows:

1. Term and Options to Extend. The Term of this Agreement shall commence on the later of the date of final execution or October 1, 2014, and shall terminate on August 31, 2019, unless otherwise terminated as provided in Section 26 (the “Term”) or unless both parties elect to extend the Agreement for up to three (3) additional one-year periods. University agrees to give Bank notice by the first day of May 2019 that it desires to extend the Term and upon mutual agreement, the Term shall be extended for a one (1) year period. This extension procedure shall likewise be applicable with respect to the two additional one-year periods.

2. Grant to Use University Name and Marks. University hereby grants Bank during the Term an non-exclusive, non-assignable, and irrevocable world-wide license to use, display, reproduce, and otherwise exploit the various logos and other identifying property and marks set forth on Exhibit “A” of this Agreement (collectively, the “University Marks”) for the sole purpose of offering and promoting the financial products and services to Eligible University Community Members through the Sacramento State OneCard program. All applications of the University Marks by the Bank must conform to Exhibit “A,” along with any specifications established by the University which specifications may be amended from time to time. Bank will make no other use of the University Marks or any other trademark or tradename owned by or associated with the University without, in each case, University’s prior explicit written consent. Bank shall deliver all Sacramento State OneCard designs and all promotional and informational materials
prepared by Bank that contain any University Mark to University prior to publication for University’s prior written consent which consent shall not be unreasonably withheld or unduly delayed. University also grants Bank authority to use published Sacramento State OneCard marketing materials as examples for prospective Bank clients or within Bank Campus Card marketing materials. Such examples will only be used if material has been previously used with the public such as printed brochures, flyers, banners and the like.

Bank acknowledges and agrees that University is the owner of the University Marks, that the limited right hereunder to use the University Marks does not confer upon Bank any license or right of ownership of the University Marks, and all use of the University Marks by Bank will inure to the benefit of University. Accordingly, Bank’s limited right to the use of the University Marks for any purpose is solely by reason of this Agreement, and Bank shall not raise or cause to be raised any questions concerning, or objections to the validity of, or the right to the use of, the University Marks or the right of the University thereto, on any grounds whatsoever, or file any application for any mark, or obtain or attempt to obtain ownership of a mark or trade name, in any country of the world, which refers to or is confusingly similar to the University Marks or any mark, design or logo intended to identify the University. Upon expiration or termination of this Agreement for any reason, Bank will immediately cease any and all use of the University Marks or any variation of the University Marks on promotional and informational materials prepared by Bank in connection with this Agreement.

University does not make, and hereby disclaims, any representations or warranties with respect to the University Marks, or with respect to whether the University Marks infringe the rights of any other party, or with respect to the existence of any state or federal registration of the University Marks or design as a tradename, trademark or mark. If there is any claim against University or Bank that the University Marks or any modifications thereof, as authorized by University, infringe the rights of another party, University will, at its own expense, defend Bank’s right to use of the University Marks as authorized under this Agreement. In the event any such claim is resolved adversely to University or Bank, or in the event University agrees to discontinue its use of the subject mark(s) in order to resolve any such claim, which it shall have the right to do in its sole discretion, then University agrees to indemnify Bank against any expenses Bank incurs in discontinuing use of the marks and adopting use of alternative non-infringing marks, subject to the limitation of liability set forth in Section 20. University further agrees to indemnify Bank against all liabilities Bank incurs to third parties (including, without limitation damage awards obtained by such third parties against Bank), together with Bank’s reasonable costs of defending against such liabilities (including reasonable attorney fees), arising from Bank’s use of the University Marks, when such usage is in accordance with the terms of this Agreement. Subject to the foregoing, if requested by the University, Bank agrees to immediately discontinue the use of any University Marks where there has been a claim of infringement and the claim has been resolved adversely to University or Bank, or where University agrees to discontinue use of the marks in order to resolve the claim.

3. **Grant to Use Bank Name and Marks.** Bank hereby grants University during the Term a non-exclusive right and license to use the marks set forth on Exhibit “B” of this Agreement (collectively, the “Bank Marks”) on all Sacramento State OneCards linked to a Sacramento State OneCard Bank Account and all promotional and informational materials prepared by University in connection with the Sacramento State OneCard under this Agreement. University will make no other use of Bank Marks without Bank’s prior written consent. University agrees that all products and/or services offered in connection with the Sacramento State OneCard program shall
be of a nature and quality commensurate with the nature and quality of the University’s Sacramento State OneCard program. University shall deliver all Sacramento State OneCard designs and all promotional and informational materials prepared by University that contain any Bank Mark to Bank prior to publication for Bank’s prior written consent.

University acknowledges and agrees that Bank is the owner of the Bank Marks, that the limited right hereunder to use the Bank Marks does not confer upon University any license or right of ownership of the Bank Marks and all use of the Bank Marks will inure to the benefit of Bank. Accordingly, University’s limited right to use of the Bank Marks for any purpose is solely by reason of this Agreement, and upon expiration or termination of this Agreement for any reason, University will immediately cease any and all use of the Bank Marks or any variation of the Bank Marks on Sacramento State OneCards issued after the effective date of such expiration or termination.

Bank does not make, and hereby disclaims, any representations or warranties with respect to the Bank Marks, or with respect to whether such Bank Marks infringe upon the rights of any other party, or with respect to the existence of any state or federal registration of the Bank Marks or design as a trademark, trademark or service mark. If there is any claim against Bank or University that the Bank Marks or any modifications thereof, as authorized by Bank, infringe the rights of another party, Bank will, at its own expense, defend University’s right to use of the marks as authorized under this Agreement. In the event any such claim is resolved adversely to Bank or University, or in the event Bank agrees to discontinue its use of the marks in order to resolve any such claim, which it shall have the right to do in its sole discretion, then Bank agrees to indemnify University against any expenses University incurs in discontinuing use of the marks and adopting use of alternative non-infringing marks, subject to the limitation of liability set forth in Section 20. Bank further agrees to indemnify University against all liabilities University incurs to third parties (including, without limitation damage awards obtained by such third parties against University), together with University’s reasonable costs of defending against such liabilities (including attorney fees), arising from University’s use of the Bank Marks, when such usage is in accordance with the terms of this Agreement. Subject to the foregoing, if requested by Bank, University agrees to immediately discontinue the use of any Bank Marks where there has been a claim of infringement and the claim has been resolved adversely to Bank or University, or where Bank agrees to discontinue use of the marks in order to resolve the claim.

Except as set forth in this section, any change by Bank in the specifications for any of Bank’s Marks will apply only to Sacramento State OneCards issued or reissued after notice of the change is given to University. University shall be permitted to issue Sacramento State OneCards using stock which is already on order with the supplier as of the time Bank notifies University of desired changes without regard to the lapse of time between ordering and receipt of the card stock, provided that University determines that such use is needed to permit its Sacramento State OneCard program to continue without interruption. Notwithstanding any provision of the Agreement to the contrary, if Bank desires to make changes to the Bank Marks or to eliminate the Bank Marks on cards already issued, on order, or in stock with University, Bank shall pay all of University’s costs related to such changes. University shall have no obligation to reissue Sacramento State OneCards with new Bank Marks solely because Bank assigns this Agreement, merges with another institution, changes its name, or is purchased by another entity, or upon expiration or termination of this Agreement.
4. **Royalties to University.**
In consideration of the license and grant of rights from the University given to the Bank and more particularly described in the balance of this Agreement, Bank will make royalty payments to the University as follows:

a. **Account Royalty Payment**
   Bank will pay University for each eligible checking account linked to the Sacramento State OneCard for the purpose of ATM/PIN-based debit functionality and owned by an Eligible University Community Member.

   The number of University Sacramento State OneCard Bank Accounts, for purposes of the Account Royalty computation, will be determined by Bank, based upon the number of eligible checking accounts which have a linked Sacramento State OneCard. Bank will use discrete product and customer identification and will only pay University for one linked Sacramento State OneCard Bank Account per Eligible University Community Member. To be considered for payment, the Sacramento State OneCard Bank Accounts must be in good standing, funded and owned by an Eligible University Community Member at the time annual computation is computed. Bank will determine computation in conjunction with University provided total enrollment of Eligible University Community Members (e.g., enrolled students). The total number of Eligible University Community Members will represent the total student enrollment number for the academic school year as of April 15th of each year of the Term.

   The annual account royalty payment shall be based on the number of eligible checking accounts linked to Sacramento State OneCards as a percentage of total student enrollments for the academic school year. Eligible checking accounts linked to a Sacramento State OneCard held by faculty and staff will be included in the numerator of the percentage calculation but not the denominator. Accordingly, faculty and staff are not included in total student enrollment figure.
The annual account royalty payment will be calculated based on the following:

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<th>Weighted Campus Card Penetration (% min required)</th>
<th>Annual Royalty to University $</th>
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Payments described in this Section 4 shall be deemed paid upon receipt by the University at the address below:

California State University, Sacramento
Student Financial Services Center
6000 J Street
Sacramento, CA 95819-6052

Royalty Payment Timeframes

Payment information is expected as follows:

- The account royalty payment will be calculated annually in April to ensure accurate payment has been made to University.

- Annual account royalty payments, based on number of linked Sacramento State OneCard Bank Accounts, will be calculated from the total enrollment of Eligible University Community Members received from the University the last week of April. The annual account royalty payment will be due to University within sixty (60) days of the receipt of the total enrollment count.


During the Term, Bank will provide in accordance with this Section 5 a checking account linked to the Sacramento State OneCard for Sacramento State OneCard holders who have requested such an account and who meet Bank’s usual checking account opening underwriting and other requirements, including without limitation a minimum opening deposit of $50.00 by the Sacramento State OneCard holder. Nothing herein prohibits Bank from closing any Sacramento State OneCard Bank Account in accordance with standard deposit account procedures. Eligible University Community Members may choose from a variety of checking accounts offered by Bank. A “linked” checking account is defined as a Bank checking account which has a Sacramento State OneCard linked to it within the Bank’s system, for the purpose of ATM and PIN-based debit purchase functionality.

a. Some Sacramento State OneCard holders may not be eligible for the Sacramento State OneCard Bank Account due to prior negative banking history, or other account opening requirements as Bank may establish from time to time in accordance with applicable law or Bank policy. However, in the event this occurs, Wells Fargo may offer an alternative product for which such Sacramento State OneCard holder is eligible to the extent any such offer or product is available, at Bank’s sole discretion.

b. Only one checking account per Sacramento State OneCard holder shall be considered to be a Sacramento State OneCard Bank Account.

c. Enrolled students may choose the Wells Fargo Everyday Checking account or other product offered to which a Sacramento State OneCard may be linked. Faculty and staff may choose the Wells Fargo At Work℠ checking package or other product offered to which a Sacramento State OneCard may be linked.
d. The Sacramento State OneCard Bank Accounts will be subject to the same terms and conditions (including funds availability) as the terms and conditions generally applicable to accounts of Bank’s other customers of the same class, as amended from time to time, except as otherwise expressly provided in this Section 5 of this Agreement.

e. The Sacramento State OneCard can be linked as an access device (e.g., for ATM transactions at ATMs that accept PLUS, Star, Instant Cash and transactions or PIN-based purchases at merchants where Interlink or Maestro cards are accepted) to a Bank checking account.

f. During the Term, should University decide to process student financial aid refund payments by electronic means, Bank agrees to accept such electronic refund transactions through the ACH System and make these funds available to University students by direct deposit to student’s Sacramento State OneCard Bank Account or other depository account maintained by the Bank for the student, all without additional deposit-related processing charges or fees to the student.

g. Should the University request, Bank shall provide at its own expense an informational web page, maintained by Bank on its website, with a customized URL residing on the University website, dedicated to the Sacramento State OneCard and the Sacramento State OneCard holders, using a design and functionality subject to the approval of the University, which approval shall not be unreasonably withheld or unduly delayed. Bank shall be excused from its failure to perform any obligation under this subsection and shall not be responsible for any delay in such performance, to the extent that such failure or delay is due to the failure of University to provide any required approval. The website shall provide information as mutually agreed by University and Bank, which may include the following features:

i. Information about various account offerings for Sacramento State OneCard holders,

ii. Information regarding how to report lost/stolen cards including the 24/7 toll-free customer service phone number,

iii. Link to log-in for secure online banking session, and

iv. Information about and links to other Bank related products and services.

h. University acknowledges that Bank reviews and revises the terms, conditions, and pricing generally applicable to its deposit accounts from time to time, and agrees that nothing in this Agreement prohibits Bank from making the same changes to the Sacramento State OneCard Bank Accounts that it makes generally to its non-Sacramento State OneCard Bank Accounts.

The Sacramento State OneCard Bank Accounts may be opened by Bank using Bank personnel anywhere permitted by applicable law and regulations; provided however, that University shall have the right to determine where, on the University’s premises, such accounts may be opened. Bank will make its personnel available when agreed to by the parties, at dates, times and places to be agreed upon by the parties, for the purpose of accepting Sacramento State OneCard Bank
Account applications from Sacramento State OneCard holders. Bank may accept deposits to Card Bank Accounts anywhere and by any means permitted by law, including without limitation Bank’s offices, mobile branches and messengers, and automated teller machines (“ATMs”) or other electronic means of accepting deposits.

Bank shall be responsible for obtaining information from the Sacramento State OneCard holder in connection with the Sacramento State OneCard Bank Account opening. University will not have authority or responsibility to open any accounts or accept any deposits on behalf of Bank.

Bank has the right to refuse to open a Sacramento State OneCard Bank Account. Bank personnel shall provide support for the implementation of the financial services associated with the Sacramento State OneCard program, including the opening of checking accounts for Eligible University Community Members. Additional Bank personnel will be available and assigned as reasonably needed and as mutually agreed upon to support Sacramento State OneCard Bank Account services during peak activity times, such as the initial re-carding process and first year student orientations.

7. **New Sacramento State OneCard Design and Specifications.** The Sacramento State OneCard that can be linked to a Sacramento State OneCard Bank Account shall conform to the following specifications. The front side of the Sacramento State OneCard will include the University Mark and design mutually selected by the parties to differentiate the new card from previous Sacramento State OneCards and other CR80 size cards. The front side shall have these minimum requirements:
   i. an electronically stored photo of the Sacramento State OneCard holder,
   ii. the Sacramento State OneCard holder’s relationship to University (faculty, staff, student),
   iii. the Sacramento State OneCard holder’s first and last name, and
   iv. the 16-digit ISO number

The reverse side of the new Sacramento State OneCard shall have these minimum requirements:
   i. magnetic three-track strip encoded to conform with ISO 7812 and 7813 Standards, with
      the new 16-digit ISO number encoded in track two,
   ii. Wells Fargo logo,
   iii. the appropriate ATM network “bugs”
   iv. Visa required language:
      “ATM or purchase capability requires a linked deposit account.” This copy must appear:
      - Near the Plus Marks
      - In at least 4-point Helvetica type font
   v. instructions for reporting lost or stolen cards.

The Sacramento State OneCard will include such design and functionality as is necessary to provide reasonably such University benefits as University may request, such as access pass to University facilities and University provided financial services.

University shall be responsible for any costs associated with the new design of the Sacramento State OneCard. While University shall cooperate with Bank to create a Sacramento State OneCard design with the intention of maximizing market potential and having an otherwise attractive appearance, University shall retain the right to disapprove Bank’s design when it finds the design to adversely impact the professional image or reputation of University or to be otherwise disadvantageous to University. Notwithstanding anything in this Agreement to the
contrary, any provision contained in this Agreement regarding the design and/or specifications of the Sacramento State OneCard shall be subject to any applicable card association rules and regulations (such as, without limitation, Visa, MasterCard and/or ATM networks) and subject to any other applicable law, rules or orders. No additional marks or logos shall be placed on the Card without prior Bank approval.

It is the University’s responsibility to conduct a trademark/service mark search of the new Sacramento State OneCard (and logo if applicable). Bank will assist University at University’s expense with an initial trademark/service mark search if requested by University. University agrees to indemnify and hold Bank harmless against all claims, liabilities and judgments Bank may incur to third parties in the event that the trademark/service mark search is not conducted or if such search indicates a possible trademark/service mark infringement and University elects to use the name or card design.

8. Issuance of New Cards. Eligible University Community Members will receive the Sacramento State OneCard with the capability to access Bank financial services. Bank and University will work together through mutually agreed upon communication methods including without limitation communications that the University will initiate such as email, campus newspaper, orientation and acceptance mailings, etc. for the purposes of educating Eligible University Community Members about the Sacramento State OneCard program with optional PIN-based debit functionality and marketing the same. Bank and University shall engage in the following activities and take such other measures as are reasonably calculated and necessary to achieve first issuance of the Sacramento State OneCard to all Eligible University Community Members.

Eligible University Community Members who receive the Sacramento State OneCard can open a Bank checking account through a Bank representative on campus during the enrollment period or visit the local Bank store. The Eligible University Community Member will need to present the Sacramento State OneCard at account opening so that it can be linked in Bank’s system to be eligible for ATM/PIN-based debit functionality.

For Sacramento State OneCard holders who already have a Bank checking account available for linking to their Sacramento State OneCard, once the Sacramento State OneCard is encoded with the appropriate 16-digit card number and upon Sacramento State OneCard holder’s request, Bank will enter the number into Bank’s system and link such number to the corresponding checking account.

University will have the right to issue replacement Sacramento State OneCards in accordance with the terms of this Agreement to Sacramento State OneCard holders, whether or not they have a Sacramento State OneCard Bank Account, provided University confirms that the original Sacramento State OneCard has been duly reported as lost or stolen to Bank by the Sacramento State OneCard holder.

9. Sacramento State OneCard Costs
Bank will pay up to $1.00 of the actual cost of the plastic card stock for the Sacramento State OneCard issued to Eligible University Community Members during the Term of the Agreement.
Bank will not pay for replacement Sacramento State OneCards issued to Eligible University Community Members if they are lost or stolen. It is at the University’s discretion whether to charge Eligible University Community Members for replacement Sacramento State OneCards.

Bank will pay University within sixty (60) days of receipt of a detailed invoice, indicating number of cards issued by University. Such invoice will be provided no less than quarterly.

10. Post-conversion Changes to the Sacramento State OneCard. University reserves the right to make alterations to the Sacramento State OneCard program which may require re-issuance of cards. Bank will pay University a one-time re-carding allowance of $25,000 toward the cost of re-carding for an anticipated future change to new campus card plastic. The re-carding allowance will be paid within 60 days of the University purchasing the new plastic card inventory and providing an invoice to Bank. University would be responsible for other expenses directly associated with the re-issuance. The Bank will dedicate the number of staff necessary to implement and maintain Bank’s financial services throughout any re-issuance effort. University agrees that said changes will not diminish the financial services provided by Bank through the Sacramento State OneCard program and will notify Bank of proposed alterations within a reasonable time prior to making the alterations.

11. Matters Relating to Lost or Stolen Cards; Fraudulent Use. Should a Sacramento State OneCard be lost or stolen, the Bank shall provide for a system to immediately disable, upon notification of the loss or theft, the Sacramento State OneCard’s capability for processing transactions through the Sacramento State OneCard Bank Account. Bank shall provide Sacramento State OneCard holders, without cost to the University, a toll-free phone number for the purposes of notifying the Bank of lost and stolen Sacramento State OneCards. Such system of notification and account disablement shall be available twenty-four hours a day, seven days a week. Bank shall also respond to lost/stolen card reports made in-person to Bank representatives during regular Bank business hours.

Bank shall assume financial liability for transactions conducted with lost or stolen linked Sacramento State OneCards in the same manner, pursuant to the same policies and to the same extent as such liability is assumed for Bank’s general population of checking account customers located in the state of California.

12. Persons No Longer Eligible University Community Members. Should an individual due to an interruption in an educational program, a separation from employment, or for any other reason cease to qualify for University provided identification benefits of the Sacramento State OneCard, University shall in accordance with such policies and procedures as it may establish, terminate the functionality of the Sacramento State OneCard and its University identification benefits. However, University shall not be required to collect the Sacramento State OneCard; nor shall the Sacramento State OneCard holder be required to forfeit the Sacramento State OneCard. Bank may or may not discontinue the services of the Sacramento State OneCard Bank Account of any individual no longer qualifying as an Eligible University Community Member.

13. Disposition of Cards Upon Termination. Upon the termination or expiration of this Agreement for any reason, outstanding Sacramento State OneCards actively serving as University’s multi-function identification card and displaying the Bank Marks may or may not be replaced by University, at the University’s sole discretion. Such outstanding Sacramento State
OneCards may continue to serve as a University identification card with such University benefits as University may choose, for so long as University desires. Further, upon termination or expiration of this Agreement, Bank shall within a reasonable time thereafter cease identifying the accounts generated under this Agreement as Sacramento State OneCard Bank Accounts and shall use reasonable efforts to transfer access to the accounts from the Sacramento State OneCards to alternative access devices at the termination or expiration of this Agreement. The parties shall cooperate with each other in the transition of operations to any successor to the Sacramento State OneCard program described in this Agreement, including but not limited providing such information in such format as is reasonably requested and needed by the parties to accomplish the transition.

14. ISO Number Ownership. At all times, University shall be deemed to own the ISO numbers associated with the Sacramento State OneCards issued pursuant to this Agreement.

15. Vendor Support. Bank plans to continue its membership in various ATM network associations, POS network associations, and card associations, or any such successor organizations. University has no responsibility for, and no relationship with, third party vendors accepting the Sacramento State OneCard for ATM, PIN-based debit Sacramento State OneCard transactions as a result of this Agreement.

16. Compliance with Applicable Law and Regulations; Governing Law.
The parties hereto agree to comply with all federal, state and local law to the extent that it is applicable to the performance of this Agreement including all laws and regulations related to the providers of the financial services offered by the Bank and all laws and regulations related to the protection and security of any personal information gathered by the Bank, such as the Gramm Leach Bliley Act. For purposes of this Agreement, University will be considered the “issuer” of the Sacramento State OneCard used as the University ID card, except to the extent the Sacramento State OneCard is used to perform electronic funds transfers to or from any Sacramento State OneCard Bank Account, in which case Bank will be considered the “issuer.” Bank will not be responsible to University or any Sacramento State OneCard holder for any liability arising from University’s “issuer” responsibilities. Bank will be considered the “issuer” of the Sacramento State OneCard as it pertains to electronic funds transfers to or from any Sacramento State OneCard Bank Account and to the performance of any other financial transactions involving a Sacramento State OneCard Bank Account. Bank will be responsible to the Sacramento State OneCard holder for any unauthorized or erroneous transaction involving the Sacramento State OneCard Bank Account to the extent provided for under federal Regulation E (12 C.F.R. 1005.1, et seq.), to the extent applicable. University will not be responsible to Bank or to any Sacramento State OneCard holder for any liability arising from Bank’s issuer responsibilities or for losses to any Sacramento State OneCard Bank Account; provided however, that nothing herein will exonerate University from any unauthorized or erroneous transactions or losses involving a Sacramento State OneCard Bank Account caused by University. In connection with the direct deposit of guaranteed student loan disbursements and other student financial aid or other University disbursements into the Sacramento State OneCard Bank Accounts, if any, University will comply with all applicable laws and regulations.

This Agreement shall be construed in accordance with and governed by the laws of the State of California. Nothing in this section shall be deemed to apply to any aspect of the agreement that is in place between Bank and an Eligible University Community Member regarding a Sacramento State OneCard Bank Account.
17. **Marketing.** Bank and University shall fully cooperate and shall work in conjunction to promote the Sacramento State OneCard program through various marketing efforts. Both Bank and University shall approve the content, timing, and use of all promotional initiatives and marketing/advertising materials related to the services contemplated under this Agreement. In cooperation with Bank, University will promote services provided under this Agreement to Eligible University Community Members through various communication channels available to University. University will provide Bank with the opportunity to provide information about the Bank financial services associated with the Sacramento State OneCard program to University Cardholders and new incoming University students through various methods, which may include without limitation acceptance and orientation packets, letters, flyers and inserts. University and Bank will mutually agree upon direct mail and email communication strategies, and University will send these communications on Bank’s behalf. University agrees that such marketing materials will include both the Bank Marks and University Marks. University may provide Bank with the opportunity to include inserts funded by Bank in University mailings to University Cardholders and new incoming University students. All mailings shall be mutually agreed on and where appropriate approved by the applicable University department and Bank. In addition, University will communicate during orientation the University Sacramento State OneCard program and associated Bank financial services to all parents/guardians and students. The University Sacramento State OneCard program and associated Bank financial services will be communicated as the students are issued their identification card. As mutually agreed, Bank will actively participate in student orientations including but not limited to the presence of Bank representatives and presentations at the orientations. University agrees to cooperate with Bank exclusively in the expansion of financial services available to current and future Sacramento State OneCard holders including but not limited to the above marketing efforts and “tabling” on campus.

**Marketing Budget**

Bank will provide the marketing services function for marketing and promotion of the Sacramento State OneCard program with an annual budget valued at $15,000. This includes funding for annual marketing materials including customized materials that will highlight the banking features of the Sacramento State OneCard and the benefits of linking it to a Bank checking account. These marketing materials will include information about electronic financial aid disbursement.

18. **Right of First Refusal.**

**A. Funds Disbursement Program.** During the Term of this Agreement, University shall grant to Bank a Refusal Right relating to the provision of services for delivery of financial aid refunds, monthly stipends, fee refunds and other types of payments ("Funds Disbursement") to University students upon the following terms and conditions: 1) If University desires to offer a Funds Disbursement program, University shall notify Bank of such fact and shall submit to Bank a proposal containing the same provisions and conditions as those proposed to another banking entity. Bank shall have sixty (60) business days after University submits said proposal to accept the proposal in writing; and 2) If Bank fails to accept said proposal within the sixty (60) business day period, then at such time Bank’s Refusal Right shall be null and void and of no further force and effect. If Bank accepts the proposal, the parties shall promptly enter into an agreement reflecting the terms of the same. 3) Bank’s Refusal Right may be deemed null and void if actions
of the Department of Education require the University to participate in a prescribed program established under Title IV of the Higher Education Act.

19. Insurance.
Bank shall comply with the attached Insurance Requirements, marked Exhibit C, which by this reference is hereby made a part of this Agreement.

It is understood and agreed that the California State University is a self-insured public agency of the State of California. The University maintains self-insurance programs to fund its General Liability, Professional Liability, Motor Vehicle Liability and Worker’s Compensation.

20. Liability. Bank will exercise reasonable care in providing electronic funds transfer services and other services to Sacramento State OneCard holders as contemplated under this Agreement, subject to breakdowns, operational failures, unavoidable delays, or similar causes beyond the party’s reasonable control.

Bank does not control, and, except as provided in Federal Reserve Board Regulation E and state law to the extent applicable, is not responsible to University for any error, act, or omission with respect to ATMs or POS terminals not owned and operated by Bank.

Bank does not undertake to ensure that Sacramento State OneCard holders will at all times be able to successfully accomplish transactions with Bank by any electronic means, including but not limited to ATMs, POS terminals, the Internet, or other existing or future technology associated with Sacramento State OneCards, Sacramento State OneCard holders’ account numbers or personal identification, or otherwise (herein “Electronic Means”). Transactions cannot be processed during off-line periods. When the computer maintaining the on-line files is off-line or rendered inoperable at any time for maintenance or servicing, or due to mechanical failure, strike, lockout, riots, epidemics, war, acts of terror, governmental regulations or other cause beyond Bank’s reasonable control, such that no on-line processing of transactions may be possible, no customer transactions will be processed by Electronic Means and Bank will have no liability as a result. Bank will, however, exercise reasonable care to promptly reinstate service.

IN NO EVENT SHALL EITHER PARTY HAVE ANY LIABILITY TO THE OTHER FOR ANY CONSEQUENTIAL, SPECIAL, PUNITIVE OR INDIRECT LOSS OR DAMAGE WHETHER OR NOT ANY CLAIM FOR SUCH DAMAGES IS BASED ON TORT OR CONTRACT OR EITHER PARTY KNEW OR SHOULD HAVE KNOWN THE LIKELIHOOD OF SUCH DAMAGES IN ANY CIRCUMSTANCES.

21. Representations and Warranties; Board Approval. Each party hereby represents and warrants to the other that the party has full right, power and authority to fully perform its obligations under this Agreement, and that it has full right, power and authority to execute and deliver this Agreement, and that the execution and delivery of this Agreement and the consummation of the transactions contemplated hereby have been duly authorized and approved by all necessary corporate action required to be taken on the part of the party including, when necessary, approval thereof by the party’s Board of Directors or Board of Regents, as applicable. Each party hereby further represents and warrants to the other that this Agreement constitutes a valid and binding obligation of the party enforceable in accordance with its terms except as the same may be limited by bankruptcy, insolvency, reorganization or other laws relating to or affecting the enforcement of creditors’ rights and except as courts of equity may limit certain
remedies such as specific performance. Each party further represents and warrants to the other that the execution and delivery of this Agreement and the consummation of the transactions contemplated hereby will not conflict with, or result in the violation of, any laws or regulations applicable to the party, or of the charter, articles of association or bylaws of a party, or any agreement or other instrument to which the party is subject or by which the party or any of its properties or assets are bound.

22. **Examinations.** Except to the extent applicable law prohibits such, all records maintained by University pertaining to Bank and its Sacramento State OneCard Bank Account customers and relevant to the performance of this Agreement will be available for examination and audit by the United States Department of Treasury, Office of the Comptroller of the Currency. Bank will provide University or its duly authorized representatives with reasonable access to Bank's records for the purpose of enabling University to confirm Bank's compliance with the terms of this Agreement. All such records may be audited by the University or its designated representative(s) at any time during Bank's regular working hours upon reasonable notice. Bank may require persons obtaining access to Bank's records under this Section 22, as a condition to obtaining access, to execute written confidentiality agreements setting forth the matters as addressed Section 24.

23. **Exclusivity.** During the term of this Agreement, University will not cause or authorize any University identification card to be used as a device to perform electronic funds transfers to or from an account with a financial institution (including, without limitation, banks, savings banks, savings associations, and credit unions) or as a device for accessing a person's account with a financial institution other than Bank, except as otherwise agreed in writing by Bank. Nothing herein shall prevent Sacramento State OneCard holders from using Sacramento State OneCards as stored value cards, declining balance cards or smart cards. In addition, during the Term of this Agreement, University will give Bank access to market financial services to Eligible University Community Members including the marketing efforts indicated in Section 17.

24. **Confidentiality** University may be provided certain information concerning Bank and/or its affiliates or customers, or other information Bank deems proprietary (including, without limitation, customer account information, customer lists, business plans, data processing programs, and operating manuals), in connection with the transactions contemplated herein. Likewise, Bank may be provided certain information that University deems proprietary or confidential pursuant to the law or University policy. As a condition to being furnished such information by a party (herein the "Confidential Information"), the other party agrees as follows:

- a. Except for Sacramento State OneCard Bank Account application data and Sacramento State OneCard Bank Account transaction information, which shall automatically be deemed to be Confidential Information of Bank, all information deemed confidential or proprietary by a party shall be clearly labeled "Confidential Information" or "Proprietary Information," or otherwise identified as "Confidential Information" in writing contemporaneous with furnishing such Confidential Information to the other party.

- b. Each party will use the Confidential Information of the other party solely for the purposes expressly authorized in this Agreement or subsequently authorized by the other party in writing.

- c. Each party will keep the Confidential Information of the other party confidential and (except to the extent required by law or legal process) refrain from disclosing the
Confidential Information of the other party to any other person or party or using the Confidential Information of the other party for any purpose not expressly authorized under this Agreement or subsequently authorized by the other party in writing. Each party will be fully responsible for the unauthorized use or disclosure of the Confidential Information of the other party by any of its officers, directors, employees or other persons under its control.

d. In the event a party is requested or legally compelled (by subpoena, warrant, legal process or other civil or criminal law, rule or procedure) to produce, disclose, or provide the Confidential Information of the other party, the party will promptly notify the other party of that fact as soon as reasonably possible, except to the extent such notification is prohibited by law.

e. The parties agree that, to the extent applicable under the provisions of the Bank Service Company Act, they may be subject to examination by the OCC for the services provided in connection with this Agreement. The parties shall comply with the applicable requirements of 12 C.F.R. Part 30, and any other applicable law or regulation, by implementing and/or maintaining appropriate measures designed to: (1) ensure the security and confidentiality of Bank's Confidential Information; (2) protect against any anticipated threats or hazards to the security or integrity of such information; and (3) protect against unauthorized access to or use of such information that could result in harm or inconvenience to any Bank customer. These confidentiality and security provisions shall survive the termination of this Agreement.

f. Throughout the Term, Bank shall implement and maintain appropriate safeguards, in conformity with applicable federal law and regulations, for all customer information, if any, owned by the University and delivered to the Bank pursuant to this Agreement. The Bank shall promptly notify the University, in writing, of each instance of (i) unauthorized access to or use of that customer information that could result in substantial harm or inconvenience to a customer of the University or (ii) unauthorized disclosure, misuse, alteration or other compromise of that customer information.

g. Notwithstanding, Bank acknowledges that, to the extent University is a public body corporate of the State of California, University may be subject to California's Public Records Laws. If Bank claims information as it relates to this Agreement is exempt from California's Public Records Laws, Bank must identify specifically any information which it considers to be exempt, citing the applicable exemption to the law.

In addition, Bank's customer lists, including names of Eligible University Community Members who are Sacramento State OneCard holders and who have Sacramento State OneCard Bank Accounts, are Bank's Confidential Information, for which Bank retains exclusive ownership and right during the Term. Therefore, although University is not precluded from using or disclosing the names of its students, faculty members, staff members or other Eligible University Community Members for any purpose it deems appropriate, University would be precluded from using a list comprised of Sacramento State OneCard holders who have obtained Sacramento State OneCard Bank Accounts from Bank if such use was for a purpose prohibited by this Section 24; provided, however, that University will not be deemed to be in breach of this Agreement in the event it is legally required (by subpoena, warrant, legal process or other civil or
criminal law, rule or procedure) to produce, disclose, or provide such a list, provided it has made reasonable efforts to give Bank the notice required under subsection d., if applicable.

Within fifteen (15) days of the expiration or earlier termination of this Agreement, the parties shall either return if requested or otherwise destroy Confidential Information including documents, data and other information provided to each other in connection with this Agreement. Notwithstanding any provision herein to the contrary, Bank shall be permitted and shall retain such University Confidential Information for so long as: (i) is required by law; or (ii) as may be consistent with its normal business practices not to exceed five years, unless otherwise required by law.

25. Equipment. University is responsible for providing at its cost any equipment necessary to implement the Sacramento State OneCard program. Bank is responsible for providing all data lines and installation at its cost. Back-up equipment or on-site repair must be available and prompt. Equipment installation and connections, site preparation, and/or facility modification shall be at Bank’s cost and must receive prior approval by University.

26. Termination.

a. This Agreement may be terminated by either party (the “Non-Defaulting Party”) upon notice to the other party (the “Defaulting Party”) upon the Defaulting Party’s material breach of any provision of this Agreement and failure to cure the breach within 60 days after written notice describing the breach and the action necessary to cure the breach is given by the Non-Defaulting Party to the Defaulting Party. In the event the Defaulting Party is in good faith unable to cure such material breach within 60 days, it shall commence the cure in a commercially reasonable manner and notify the Non-Defaulting Party of the anticipated cure date which in no event shall be later than 120 days from the material breach.

b. This Agreement may be terminated by either party without notice to the other party in the event a petition in bankruptcy (or similar law providing for the adjustment of debts, debt reorganization or liquidation of the party) is filed by the other party, a petition in bankruptcy (or similar law providing for the adjustment of debts, debt reorganization or liquidation of the party) is filed against the other party and is not dismissed within sixty (60) days, or a conservator or receiver is appointed for the other party or for all or a substantial portion of its assets.

c. This Agreement may be terminated by either party at any time if: (i) the operation of the Sacramento State OneCard program has or threatens to have a material adverse financial impact on Bank or University due a change in applicable law, regulation, rule or policy applicable to Bank or University or to the use of one or more of the Sacramento State OneCards in a fraudulent manner or in a way which does not permit Bank or University to recover funds from the user(s) of the Sacramento State OneCard(s); or (ii) Bank is notified by a regulatory agency or otherwise becomes aware that any aspect of the Sacramento State OneCard program does not comply with any applicable law, regulation, rule or policy applicable to Bank or University.

27. Assignment. This Agreement may not be assigned by either party in whole or in part, other than by operation of law, without in each event the other party’s prior written consent. Any such
permitted assignment will not, in any event, release the party from its obligations hereunder. Written consent will not be required for transfers resulting from corporate reorganization, consolidation or name change.

28. Subcontractors. Each party is responsible for the actions of its respective subcontractors used to perform pursuant to this Agreement. The party seeking to engage a third party to perform any material obligation under this Agreement must obtain the advance written consent of the other party. The party intending to use a subcontractor as described herein shall include in the agreement with such subcontractor an acknowledgment that such subcontractor is subject to the applicable terms and conditions of this Agreement. No contractual relationship shall exist between any Bank subcontractor and University unless such is evidenced in a separate contract independent of this Agreement. Notwithstanding the foregoing, University acknowledges that certain Sacramento State OneCard products and services to be provided by Bank may be supplied by or through Bank's parent corporation, entities directly or indirectly owned or controlled by Bank or its subsidiaries, entities affiliated with Bank or owned or controlled by entities affiliated with Bank, or vendors who provide certain card services and in such cases, no written consent or separate written contract shall be required for arrangements made with such entities.

29. Notices. Except as otherwise provided in this Agreement, all notices hereunder must be in writing and will be deemed given when mailed, or when delivered, if notice is given in any other manner, to the address of the party designated below or such other address as the party may designate by written notice to the other party. The date of mailing will be deemed to be the date appearing on the postmark.

If to Bank:

Regional President
Wells Fargo Bank
400 Capitol Mall, 21st Floor
Sacramento, CA 95814

If to University:

California State University, Sacramento
Procurement and Contract Services
6000 J St.
Sacramento, CA 95819-6008

30. Amendments and Waiver. This Agreement may be amended only in writing signed by both parties. In the event of a default by either party under this Agreement, any delay, waiver or omission by the other party in exercising its rights under this Agreement or applicable law will not result in a waiver of the party's rights with respect to the same or any subsequent breach by the breaching party.

31. Force Majeure. The parties shall not be considered in default should failure to perform be the result of any circumstances beyond their reasonable control, not occasioned by fault or negligence or due to compliance with any sovereign decrees, orders, acts, instructions or priority requests of any federal, state, or municipal governments or any department or agency thereof,
civil or military, acts of God, fires, floods, strikes, lockouts, embargoes, acts or threats of terrorism, or wars. Upon the happening of any circumstances or causes aforesaid, non-performing party shall notify the other party without delay. Any relief granted shall be limited to an extension of delivery dates or times of performance.

32. Relationship of Parties. No agency, partnership or joint venture is created by this Agreement. The parties disclaim any intent to form such relationships.

33. Entire Agreement. Except as expressly provided herein, this Agreement constitutes the entire agreement with respect to the transactions contemplated herein and supersedes and is in full substitution for any and all prior agreements and understandings between the parties hereto relating to such transactions. Each party disclaims reliance on any prior oral or written representations or undertakings by the other party in entering into this Agreement unless such representations or undertakings are expressly set forth in this Agreement. Wherever the parties agree to discuss a matter, there will be no implied agreement to agree, nor will any other standard be applied in determining a party’s performance that is not expressly set forth in the Agreement. However, University and Bank agree that the provisions of any agreement in place between Bank and an Eligible University Community Member regarding a Sacramento State OneCard Bank Account and any linked Sacramento State OneCard will govern such customer relationship.

34. Information System General Security

a. University and its employees shall comply with all Bank security policies, procedures, and standards, as it may promulgate from time to time, including, without limitation, those governing access to data, computer systems, and facilities and governing the removal of property from Bank’s premises.

b. With regard to any computer system owned, controlled, or used by University or any agent or subcontractor of University, which computer system is now or hereafter physically or logically connected to or able to access any computer system owned, controlled, or used by Bank or which is used to store any Bank’s software or data, University shall comply with all Bank’s security policies, procedures, and standards governing or related to the connection or access to Bank’s computer systems as it may promulgate from time to time so long as University receives notice of such policies, procedures, and standards, and any relevant changes.

c. In addition, University agrees: (i) not to alter any hardware or software security residing on any Bank’s computer system and/or network; and (ii) not to allow unauthorized traffic to pass into Bank’s networks. In addition to any other rights Bank may have under this Agreement, Bank may terminate an unauthorized access.

35. Taxpayer Identification Number. University shall provide Bank with a duly dated and executed certification of taxpayer identification number in the form attached as Exhibit D.

36. License to Establish Link to Bank Web Site. University may choose to use the Bank “red box” logo on the University Internet web site as a link to Bank’s Internet web site at wells Fargo.com and has requested Bank’s consent.

Bank hereby grants to University a worldwide, non-exclusive right and license to establish a normal (href) text based link on www.csus.edu to the www.wellsfargo.com home page for the
purpose described in the immediately preceding paragraph; provided, however, that University shall not “frame” the Bank web pages inside the University web site. Bank also hereby grants to University a non-exclusive right and license to use the WELLS FARGO “red box” logo (“the Logo”) on the University Internet web site located at www.csus.edu for the exclusive purpose of linking from www.csus.edu to www.wellsfargo.com. University agrees that nothing herein shall give to it any right, title or interest in the Logo (except the right to use the Logo in accordance with the terms of this Agreement), that the Logo is the sole property of Bank and that any and all uses by University of the Logo shall inure to the benefit of Bank.

University acknowledges that Bank may terminate the above right to link and the right to use the Logo if the content or structure of the University web pages and/or web site changes unless within ten (10) calendar days after receiving written notice of termination from Bank, University removes the materials to which Bank objects or revises the University web pages and/or site to return to the original format or a format that is acceptable to Bank. If the above right to link and use the Logo is terminated, University agrees to remove the link from the University web page to the Bank web page and cease all use of the Logo within ten (10) calendar days of receiving notice.

University agrees that it will not use any Logo design except the camera-ready or downloadable Logo design provided to University by Bank. University agrees that all products and/or services offered by University on its web site in the future shall be of a nature and quality commensurate with the nature and quality of its current products and/or services. Bank may monitor the University use of the Logo on the University web site. University agrees that any University web page featuring banking information must be accompanied by required banking disclosures, including, but not limited to “Wells Fargo Bank, N.A., Member FDIC.” University shall deliver all web pages that reference Bank and/or contain the Logo to Bank prior to publication for Bank’s consent.

This license to use Logo shall be royalty-free. This license to use Logo and any and all rights granted hereunder are personal in nature to University, are non-transferable by University, do not convey any sublicensing rights to University, and shall not inure to the benefit of any successor in interest of University. This license to use Logo shall be binding upon and inure to the benefit of Bank’s successors and assigns. All rights not specifically granted or licensed to University are reserved to Bank.

37. **Student Loan Representation and Warranty.** University and Bank represent and warrant to one another that the pricing and other terms and conditions for the services provided under the Agreement are unrelated to whether the University refers student loans to Bank and to the amount of any such referrals. The parties further represent and warrant that royalty or other payments made by Bank to the University in accordance with the terms described herein are wholly unrelated to student loan activities, volumes, referrals or amount of referrals.

38. **Title IV Representation and Warranty.** University and Bank represent and warrant that Sacramento State OneCard Bank Accounts are not being opened by University on behalf of any Eligible Community Members, University is not establishing a process Eligible Community Members follow to open Sacramento State OneCard Bank Accounts, and University is not in any way assisting Eligible Community Members in opening Sacramento State OneCard Bank Accounts. Further, the Sacramento State OneCard program is not being established for the purpose of University’s disbursement of Title IV funds and Sacramento State OneCard Cards are
not issued by Bank for the specific purpose of receiving Title IV funds.

IN WITNESS WHEREOF, the parties have executed this Agreement on the dates designated below.

Wells Fargo Bank, National Association

By:

David Galasso
Region President

Date: 12/3/14

California State University, Sacramento

By:

John Guion
Director, Procurement & Contracts Services

Date: 12/9/14
IDENTITY STYLE GUIDE
For a complete set of colors, marks, and other specifications please refer to:
http://www.csus.edu/pa/identity/

NAMING SYSTEM
The University has settled on a common naming system, and the designs for the identity package
are based on that system. The number of name variations has been limited to avoid causing
confusion. The names are:

• California State University, Sacramento
• Sacramento State
• Sac State

Name variations that should NOT be used include, but are not limited to:

• CSUS
• Sacramento State University
• CSU Sacramento
• Cal State Sacramento
• California State University at Sacramento
EXHIBIT B

BANK MARKS

(Black box with white letters)

(Red box with gold letters)
EXHIBIT C
INSURANCE REQUIREMENTS

Bank shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by the Bank, its agents, representatives, employees.

Minimum Scope of Insurance

Coverage shall be at least as broad as:

1. Insurance Services Office Commercial General Liability coverage (occurrence Form CG 0001).
2. Insurance Services Office Form Number CA 0001 covering Automobile Liability, Code 1 (any auto).
3. Workers’ Compensation insurance as required by the State of California and Employer’s Liability Insurance.

Minimum Limits of Insurance

Bank shall maintain limits no less than:

1. General Liability: 1,000,000 per occurrence for bodily injury, personal injury and property damage. If Commercial General Liability Insurance or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to this project/location or the general aggregate limit shall be twice the required occurrence limit.
2. Automobile Liability: 1,000,000 per accident for bodily injury and property damage.
3. Employer’s Liability: 1,000,000 per accident for bodily injury or disease.

Deductibles and Self-Insured Retentions

Any deductibles or self-insured retentions are the sole responsibility of the Bank.

Other Insurance Provisions

The general liability and automobile liability policies are to contain, or be endorsed to contain, the following provisions:

1. The State of California, the Trustees of the California State University, the University, their officers, employees, representatives and volunteers are to be covered as insureds with respect to liability arising out of automobiles owned, leased, hired or borrowed by or on behalf of the Bank; and with respect to liability arising out of work or operations performed by or on behalf of the Bank including materials, parts or equipment furnished in connection with such work or operations. General liability coverage can be provided in the form of an endorsement to the Bank’s Insurance, or as a separate owner’s policy (CG 20 10 11 85).
2. For any claims related to this project, the Bank’s insurance coverage shall be primary insurance as respects the State of California, the Trustees of the California State University, the University, their officers, employees, representatives and volunteers. Any insurance or self-insurance maintained by the Campus, its officers, officials, employees, or volunteers shall be excess of the Bank’s insurance and shall not contribute with it.

3. Insurance coverage shall not be canceled by either party, except after thirty (30) days’ prior written notice has been given to the Campus by the Bank.

4. Coverage shall not extend to any indemnity coverage for the active negligence of the additional insured in any case where an agreement to indemnify the additional insured would be invalid under Subdivision (b) of Section 2782 of the Civil Code.

**Acceptability of Insurers**

Insurance shall be placed with insurers with a current A.M. Best’s rating of no less than A-:XI.

**Verification of Coverage**

Bank shall furnish the Campus with original certificates and amendatory endorsements effecting coverage required by this clause. All certificates and endorsements are to be received and approved by the Campus before work commences.

**Subcontractors**

Bank shall furnish separate certificates and endorsements for each subcontractor. All coverages for subcontractors shall be subject to all of the requirements stated herein.
EXHIBIT D

UNIVERSITY TAXPAYER IDENTIFICATION NUMBER

University Taxpayer Identification Number is 68-0365325
Agreement #MA140035

FIRST AMENDMENT TO
ATM/PIN-BASED DEBIT CARD AGREEMENT
BETWEEN
CALIFORNIA STATE UNIVERSITY, SACRAMENTO
AND
WELLS FARGO BANK, NATIONAL ASSOCIATION

This First Amendment to ATM/PIN-Based Debit Card Agreement (herein the “Amendment”) is dated as of this 21st day of April, 2016 by and between California State University, Sacramento (herein “University”) and Wells Fargo Bank, National Association (herein “Bank”).

WHEREAS, University and Bank entered into that certain ATM/PIN-Based Debit Card Agreement dated December 9, 2014 (the “Agreement”).

WHEREAS, University and Bank have agreed to amend the Agreement to make certain clarifications regarding accounts offered to students and audit rights.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, University and Bank hereby agree as follows:

1. Definitions. Capitalized terms used in this Amendment and defined in the Agreement shall be used herein as so defined, except as otherwise provided herein.

2. Examinations and Audit. Section 22 (Examinations) of the Agreement is hereby deleted in its entirety and replaced with the following:

22. Examinations and Audit. Except to the extent applicable law prohibits such, all records maintained by University pertaining to Bank and its Sacramento State OneCard Bank Account customers and relevant to the performance of this Agreement will be available for examination and audit by Bank and the United States Department of Treasury, Office of the Comptroller of the Currency. In addition, University will provide Bank or its duly authorized representatives with reasonable access to University’s records for the purpose of enabling Bank to confirm University’s compliance with the terms of this Agreement. All such records may be audited by Bank or its designated representative(s) at any time during University’s regular working hours upon reasonable notice. Except to the extent applicable law prohibits such, Bank will provide University or its duly authorized representatives with reasonable access to Bank’s records for the purpose of enabling University to confirm Bank’s compliance with the terms of this Agreement. All such records may be audited by the University or its designated representative(s) at any time during Bank’s regular working hours upon reasonable notice. Each party may require persons obtaining access to its records under this Section 22, as a condition to obtaining access, to execute written confidentiality agreements setting forth the matters as addressed in Section 24.

3. Termination. New subsection d. is hereby added to Section 26, Termination, as follows:

d. This Agreement may be terminated by University upon sixty (60) days’ prior written notice to Bank in the event: (i) University receives excessive complaints from students regarding their
Sacramento State OneCard Bank Accounts and Bank and University are not able to reach an agreement as to how to resolve such complaints; or (ii) University determines, based on its reasonable due diligence, that the fees imposed by Bank on Sacramento State OneCard Bank Accounts are, considered as a whole, clearly not consistent with or are above prevailing market rates for similarly-situated financial accounts, and such determination by University is supported by data based on the relevant market, which shall be provided to Bank for review prior to termination.

4. **Continued Effect.** Except to the extent amended hereby, all provisions and conditions of the Agreement shall continue in full force and effect and the Agreement shall remain enforceable and binding in accordance with its terms.

5. **Counterparts.** This Amendment may be executed in any number of counterparts, all of which when taken together shall constitute one and the same document, and each party hereto may execute this Amendment by signing any of such counterparts.

6. **Successors and Assigns.** This Amendment shall be binding upon, and shall inure to the benefit of, the parties hereto and their respective successors and assigns.

IN WITNESS WHEREOF, The parties have caused this Amendment to be executed by their respective authorized officers as of the date first written above.

**CALIFORNIA STATE UNIVERSITY, SACRAMENTO**

By: [Signature]
John Guion, Director
Procurement and Contract Services

Title: [Title]

**WELLS FARGO BANK, N.A.**

By: [Signature]
Name: [Name]
Title: [Title]
SECOND AMENDMENT TO
ATM/PIN-BASED DEBIT CARD AGREEMENT
BETWEEN
CALIFORNIA STATE UNIVERSITY, SACRAMENTO
AND
WELLS FARGO BANK, NATIONAL ASSOCIATION

This Second Amendment to ATM/PIN-Based Debit Card Agreement (herein the “Amendment”) is dated as of this 21st day of December, 2016 by and between California State University, Sacramento (herein “University”) and Wells Fargo Bank, National Association (herein “Bank”).

WHEREAS, University and Bank entered into that certain ATM/PIN-Based Debit Card Agreement dated December 9, 2014 and First Amendment dated April 21, 2016 (the “Agreement”).

WHEREAS, University and Bank have agreed to amend the Agreement to make certain clarifications regarding accounts offered to students and audit rights.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, University and Bank hereby agree as follows:

1. Section 17 of the Agreement is hereby deleted in its entirety and replaced with the following:

17. Marketing.

Bank and University shall fully cooperate and shall work in conjunction to promote the Sacramento State OneCard program through various marketing efforts.

Both Bank and University shall approve the content, timing, and use of all promotional initiatives and marketing/advertising materials related to the services contemplated under this Agreement.

Both Bank and University will promote services provided under this Agreement to Eligible University Community Members through various communication channels.

University will offer Bank the opportunity to provide information about the Bank financial services associated with the Sacramento State OneCard program to University Cardholders and new incoming University students through various methods, which may include admission acceptance notices, new student orientation, event flyers and inserts.

University and Bank will mutually agree upon direct mail and email communication strategies, and University will send these communications on Bank’s behalf. University agrees that such marketing materials will include both the Bank Marks and University Marks. All marketing materials shall be mutually agreed on and, where appropriate, approved by the applicable University department and Bank.
In addition, University will communicate during orientation the University Sacramento State OneCard program and associated Bank financial services to students as they are issued their identification card. As mutually agreed, Bank will actively participate in student orientations including the presence of Bank representatives at the orientations.

University agrees to cooperate with Bank exclusively in the expansion of financial services available to current and future Sacramento State OneCard holders including but not limited to the above marketing efforts and "tabling" on campus.

2. **Continued Effect.** Except to the extent amended hereby, all provisions and conditions of the Agreement shall continue in full force and effect and the Agreement shall remain enforceable and binding in accordance with its terms.

3. **Counterparts.** This Amendment may be executed in any number of counterparts, all of which when taken together shall constitute one and the same document, and each party hereto may execute this Amendment by signing any of such counterparts.

4. **Successors and Assigns.** This Amendment shall be binding upon, and shall inure to the benefit of, the parties hereto and their respective successors and assigns.

IN WITNESS WHEREOF, the parties have caused this Amendment to be executed by their respective authorized officers.

**CALIFORNIA STATE UNIVERSITY, SACRAMENTO**

By: [Signature]
John Guion, Senior Director
Procurement and Contract Services

Date: 4/5/17

**WELLS FARGO BANK, N.A.**

By: [Signature]
David Galasso
Lead Region President

Date: 3/27/17