SCHEDULE D

SECOND AMENDMENT TO THE PROGRAM AGREEMENT
DATED AS OF AUGUST 27, 2010

THIS AMENDMENT (this “Amendment”) to the Program Agreement dated as of August 27, 2010 (the “Program Agreement”) is made and effective as of February 10, 2014 between WRIGHT STATE UNIVERSITY, an Ohio educational corporation, and WRIGHT-PATT CREDIT UNION, INC., an Ohio chartered credit union, under the following circumstances:

Recitals:

A. The parties to this Amendment are all of the parties to the Program Agreement.

B. The parties now desire to amend the Program Agreement as set forth below.

C. Except as otherwise expressly provided for herein, capitalized terms shall have the same meanings as set forth in the Program Agreement.

NOW, THEREFORE, in consideration of the mutual agreements herein contained, the parties, intending to be legally bound, hereby agree as follows:

1. **Student Loan Program.** The final sentence of Section 2.1(b) of the Program Agreement is hereby deleted in its entirety and the following is inserted in place thereof:

   “Notwithstanding anything in this Agreement to the contrary, the criteria set forth in Sections 2.1(b)(1) through (b)(3) shall be modified only upon mutual written agreement of the parties.”

2. **Exhibit A.** The Credit Union’s commitment set forth in Exhibit A is increased to $6,500,000 as of the date of this Amendment. Notwithstanding any term or condition set forth in Exhibit A to the contrary, WSU agrees to pay to the Credit Union: (i) 6% of all loan advances under the Program Agreement up to the maximum amount of $2,500,000, and (ii) 7.5% of all loan advances under the Program Agreement for all loan advances in excess of $2,500,000, each in accordance with the terms and conditions of the Program Agreement. By way of example, if the Credit Union makes $6,000,000 of loan advances, WSU shall pay to the Credit Union $412,500 ($2,500,000 x .06 = $150,000) + ($3,500,000 x .075 = $262,500) in accordance with the terms of the Program Agreement.
3. **Continuing Effect.** Except as amended hereby, the Program Agreement remains in full force and effect in accordance with its original terms and conditions. The Program Agreement, as modified by this Amendment, is ratified and confirmed. Any conflict between the Program Agreement and this Amendment shall be resolved in favor of this Amendment.

4. **Counterparts.** This Amendment may be executed by the parties in separate counterparts, each of which when so executed and delivered shall be an original for all purposes, but all such counterparts shall together constitute but one and the same instrument.

IN WITNESS WHEREOF, the parties hereto have each caused this Amendment to be duly executed as of the day and year first written above.

**WRIGHT STATE UNIVERSITY**

By: [Signature]

Name: Mark M. Polatajko, Ph.D., CPA
Title: VP of Business and Finance & University Treasurer

**WRIGHT-PATT CREDIT UNION**

By: [Signature]

Name: Eric Burgess
Title: VP Consumer Lending
AMENDMENT TO THE PROGRAM AGREEMENT
DATED AS OF AUGUST 27, 2010

THIS AMENDMENT (this "Amendment") to the Program Agreement dated as of August 27, 2010 (the "Program Agreement") is made and effective as of August 27, 2012 between WRIGHT STATE UNIVERSITY, an Ohio educational corporation, and WRIGHT-PATT CREDIT UNION, INC., an Ohio chartered credit union, under the following circumstances:

Recitals:

A. The parties to this Amendment are all of the parties to the Program Agreement.

B. The parties now desire to amend the Program Agreement as set forth below.

C. Except as otherwise expressly provided for herein, capitalized terms shall have the same meanings as set forth in the Program Agreement.

NOW, THEREFORE, in consideration of the mutual agreements herein contained, the parties, intending to be legally bound, hereby agree as follows:

1. Student Loan Program. The final sentence of Section 2.1(b) of the Program Agreement is hereby deleted in its entirety and the following is inserted in place thereof:

   "Notwithstanding anything in this Agreement to the contrary, the criteria set forth in Sections 2.1(b)(1) through (b)(3) shall be modified only upon mutual written agreement of the parties."

2. Exhibit A. The Credit Union’s commitment set forth in Exhibit A is increased to $2,500,000 as of the date of this Amendment, subject to the terms and conditions of the Program Agreement. Further, WSU agrees to pay to the Credit Union 6% of all loan advances under the Program Agreement, without limitation, each year in accordance with the Program Agreement.

3. Continuing Effect. Except as amended hereby, the Program Agreement remains in full force and effect in accordance with its original terms and conditions. The Program Agreement, as modified by this Amendment, is ratified and confirmed. Any conflict between the Program Agreement and this Amendment shall be resolved in favor of this Amendment.

4. Counterparts. This Amendment may be executed by the parties in separate counterparts, each of which when so executed and delivered shall be an original for all purposes, but all such counterparts shall together constitute but one and the same instrument.

(Remainder of page intentionally left blank; signature page follows)
IN WITNESS WHEREOF, the parties hereto have each caused this Amendment to be duly executed as of the day and year first written above.

WRIGHT STATE UNIVERSITY

By: [Signature]
Name: Mark M. Johnson
Title: VP, BFA

WRIGHT-PATT CREDIT UNION

By: [Signature]
Name: Eric Burger
Title: VP Consumer Lending
EXHIBIT D - WSU INTERNATIONAL LOAN PROGRAM

PROGRAM AGREEMENT

This PROGRAM AGREEMENT ("Agreement") is entered into as of August 27, 2010 ("Effective Date") by the Wright State University ("WSU"), an educational corporation, and Wright-Patt Credit Union, Inc., a state chartered credit union (the "Credit Union").

ARTICLE I
DEFINITIONS

1.1 "Academic Year" shall mean the period between July 1 – June 30, which is the standard academic year for WSU.

1.2 "Borrower" means a Student, or consumer, or any guarantor or co-signer of a Student, obligated under each line of credit.

1.3 "Business Day" means a day other than Saturday, Sunday, a United States national holiday or other day on which banks in the State of Ohio are permitted or required by law to close.

1.4 "Draw" means an advance of funds from a line of credit that the Borrower has established.

1.5 "Confidential Information" means (a) this Agreement; and (b) confidential and proprietary information disclosed by one party to the other that (i) prior to disclosure, is marked with a legend indicating its confidential status or (ii) is disclosed orally or visually and the disclosing party identifies it at the time as confidential and within thirty (30) days of such disclosure delivers to the other party a notice summarizing the confidential information disclosed, provided however that Confidential Information does not include any such information that: (A) was or becomes generally available to the public or other than as a result of a disclosure by the receiving party or its representatives; (B) was within the receiving party's possession prior to being furnished by or on behalf of the disclosing party; (C) is furnished to the receiving party by a third party who has represented to the receiving party that it is not under an obligation of confidentiality to the disclosing party; or (D) is independently developed by the receiving party without the use of any Confidential Information. Customer Information (as defined in section 1.6 below) shall not be subject to the marking requirements set forth in this paragraph and shall always be Confidential Information regardless of whether or not it is so marked.

1.6 "Customer Information" means all personal information about a WSU student or Credit Union customer within the meaning of the Family Educational Rights and Privacy Act or the Gramm-Leach-Bliley Act, as it may be amended and any regulations promulgated thereunder.

1.7 "Initial Term" means the two (2) years period beginning on the Effective Date.

1.8 "Program" means the program described by this Agreement wherein the Credit Union will make private educational loans to Students.

1.9 "Servicer" means the entity retained by or on behalf of the Credit Union to, among other things, collect, monitor and report line of credit payments, handle late payments and other delinquencies, and remit payments.
1.10 "Student" means any student enrolled or about to be enrolled at the WSU in any graduate or undergraduate degree programs or any other degree programs which may be added by mutual agreement of the parties.

1.11 "Student Loans" means the private educational loans made available by the Credit Union to Borrowers under the Program.

1.12 "Member in Good Standing" means any member of the Credit Union who meets all the following guidelines: (a) Currently has at least $5.00 on deposit in their Regular Share Account (Five dollars is the par value of a membership share for the Credit Union); (b) Is not delinquent in any loan obligation to the Credit Union; (c) Does not have a negative balance in any share account he or she owns with the Credit Union; (d) Has not previously caused the Credit Union a financial loss of any kind; and (e) Is in compliance with the Credit Union Articles of Incorporation and Code of Regulations.

ARTICLE II
THE PROGRAM

2.1 Student Loan Program.

(a) Subject to the terms and conditions set forth herein, the Credit Union will issue private educational loans, in the form of lines of credit, upon interest rates, terms and conditions determined by the Credit Union, to Borrowers for the purpose of assisting Students with the cost of tuition, fees, books, tools, computers and other expenses associated with their WSU education.

(b) One key feature of the Program is that international Students (i.e. those with primary residences outside of the United States) are eligible to receive a line of credit based solely upon the following three criteria: (1) acceptance as a Student; (2) becoming and remaining a member in good standing of the Credit Union; and (3) satisfactory Office of Foreign Asset Control background check and Customer Identification Program check. No other requirements are or will be imposed on international Students in order for them to participate in the Program, including but not limited to credit checks, credit worthiness status, or a co-signor of any description. Notwithstanding anything in this Agreement to the contrary, the criteria set forth in Sections 2.1(c)(1) through (c)(3) shall be modified only upon mutual written agreement of the parties.

2.2 Credit Union Obligations. Credit Union shall:

(a) Issue lines of credit in accordance with 2.1 (a) of this agreement or as modified from time to time in accordance with this Agreement.

(b) Provide borrowers with a single contract for origination, guaranty and disbursement of the line of credit.

(c) Use commercially reasonable efforts to resolve any line of credit certification, disbursement or servicing issue within forty-eight (48) hours.
(d) Provide expedient documentation to international Student Borrowers as needed for the Student's visa application.

(e) Arrange for the collection and repayment of the Student Loans, which obligation may include contracting with a Servicer directly or via Credit Union Student Choice, LLC, of which the Credit Union is a member.

(f) Comply with all applicable federal and state laws relating to the provision of Student Loans under the Program, including without limitation the Higher Education Opportunity Act of 2008, the Gramm-Leach-Bliley Act, and the Truth In Lending Act, as it may be amended and any regulations promulgated thereunder.

(g) Create a website describing the program by May 15, 2010, or as close to that date as possible.

(h) Provide Students with an online application process by May 15, 2010 or as close to that date as possible.

(i) Make available to lend the amount set forth on Exhibit A, as Exhibit A may be amended and/or re-executed from time to time.

2.3 WSU Obligations. WSU shall:

(a) Designate a contact person to the Credit Union for the Program.

(b) Provide prompt attendance and full cost of attendance verification to ensure that proper funding limits are met.

(c) Discuss with the Credit Union appropriate methods of making the availability of the Program known to Students.

(d) Create a fully functional individualized, active link between WSU's Student Financial Services office and the Credit Union's websites, in a location mutually agreed upon by the parties.

(e) If necessary, enter into good faith dialogue regarding potential Program changes suggested by the Credit Union.

(f) Provide Student enrollment status to the National Student Loan Clearinghouse in accordance with WSU's normal policies and procedures.

(g) Make payments to the Credit Union as set forth on Exhibit A, as Exhibit A may be amended or re-executed from time to time.

2.4 Credit Union Representations and Warranties. Each of the following representations and warranties shall be accurate in all material respects on the Effective Date and for the Term (as defined below) of this Agreement, while any line of credit issued under the Program is outstanding.

(a) The Credit Union has, and at all times will have, full right, power and authority to acquire, hold and enforce the Student Loans. The purchase, holding and enforcement of the
Student Loans by the Credit Union do not require the Credit Union to obtain any federal, state or local governmental or regulatory approval, permit, license or consent that has not been obtained.

(b) The line of credit, including the terms thereof, and the Line of Credit Documents comply with all applicable federal and state laws and regulations and do not satisfy any of the conditions for predatory lending or lender liability under applicable law.

(c) The line of credit complies with applicable State of Ohio and NCUA Rules.

(d) The Line of Credit Documents will contain required disclosures to permit the Credit Union to provide Line of Credit information to WSU and its service providers.

(e) Such line of credit is a "qualified education loan" within the meaning of 26 USC 221(d)(1).

(f) The Credit Union has full right, power and authority to originate the lines of credit under its charter and applicable laws and regulations, the Credit Union is authorized by its Board of Directors to originate lines of credit pursuant to the Program, and the origination of such lines of credit have been duly approved by its officers and directors and do not conflict with any note, mortgage or other agreement to which it is a party or by which it or its respective assets may be bound.

2.5 Origination Vending and Servicing Arrangements. The Credit Union, through the Servicer, will service the lines of credit in a commercially reasonable manner. The parties acknowledge and agree that Credit Union Student Choice, LLC shall contract with the Servicer and the terms of its respective Servicing Agreement shall be subject to the approval of Credit Union Student Choice, LLC. Credit Union Student Choice, LLC shall have the right at any time to direct the servicing and collection of lines of credit and the supervision and performance of the Servicer. Errors and/or omissions of the Servicer shall not affect the obligations of either party hereto.

2.6 WSU Representations and Warranties

(a) WSU is a non-profit corporation organized for educational purposes under the laws of Ohio.

(b) WSU has full right, power and authority to enter into this Agreement and carry out its obligations set forth herein.

2.7 Mutual Covenants and Agreements

(a) Each party will cooperate fully in furnishing any information or performing any action reasonably and lawfully requested by the other party.

(b) Each party will cooperate in a joint, annual review of the Program, the performance of the parties under this Agreement, the performance of the Servicer, the delivery and value of the Student Loans, and any other matter which may be of concern to a party. If a party is dissatisfied with the performance of the other party, it will provide sufficient detail to inform the other party of its specific concerns and provide at least thirty (30) days for the other party to address the concern.
ARTICLE III
TERM AND TERMINATION

3.1 **Term.** This Agreement shall be for an Initial Term commencing on the Effective Date and continuing for a period of two (2) years. It shall automatically renew for additional two (2) year periods, unless either party provides written notice of non-renewal to the other not less than 90 days prior to the expiration of the Initial Term or any such Renewal Term and/or either party fails to execute a corresponding Exhibit A.

3.2 **Termination.**

(a) This Agreement shall immediately terminate upon the occurrence of any of the following:

(i) Upon the mutual written agreement of WSU and the Credit Union;

(ii) A violation of any applicable law or regulation; or

(iii) If, after good faith participation in an annual, joint review of the Program, a party is not satisfied with operation of the Program, it delivers notice to the other party that it is terminating the Agreement with sufficient detail as to inform the other party the exact reason(s) for which it is terminating the Agreement and the other party fails to cure the issues and/or make changes to the Program giving rise to the dissatisfaction/termination within thirty (30) days of receiving the notice.

(b) A termination or non-renewal of this Agreement shall not affect the validity of any lines of credit originated prior to such termination or non-renewal, and the existing obligations, representations and warranties and covenants of the parties regarding such lines of credit shall remain in effect, including but not limited to the parties’ risk sharing obligations set forth in Exhibit A. Such lines of credit will remain available for Draws to the respective Students until their graduation.
ARTICLE IV
MISCELLANEOUS

4.1 No Compensation to WSU. Neither WSU nor any WSU employee shall receive any form of compensation in consideration for performing obligations under this Agreement.

4.2 Confidential Information.

(a) Each party (each a "receiving party") agrees that it will keep all Confidential Information of each other party to this Agreement (each a "disclosing party") as confidential and will not, without the disclosing party's prior written consent, disclose any portion of the disclosing party's Confidential Information to anyone other than to its representatives (which shall include employees, agents and contractors) as needed for the performance of its obligations under this Agreement. No receiving party will (and will cause its representatives not to) use any Confidential Information of a disclosing party for any purpose other than to perform its responsibilities under this Agreement. Each receiving party will inform its representatives of the confidential nature of the Confidential Information and direct each representative to treat the Confidential Information as confidential.

(b) Nothing in this Agreement will be deemed to prevent any receiving party from disclosing any Confidential Information to the extent required by any applicable law, regulation or court (including applicable securities and credit union laws and regulations), but (i) the receiving party must (unless prohibited by law, regulation or court order) notify the disclosing party of the imminent disclosure as soon as is practicable and in all events with sufficient prior notice to allow the disclosing party to seek a protective order or otherwise to object, and (ii) the receiving party will use commercially reasonable best efforts to minimize or prevent such disclosure to the maximum extent allowed under applicable law, regulation or court order.

(c) No receiving party may use or disclose to any third party (other than its employees and/or representatives) any Customer Information except solely to carry out the purposes under this Agreement for which such Customer Information was disclosed.

(d) Promptly after any receiving party gains knowledge of any unauthorized use or disclosure of any Confidential Information or Customer Information, such party shall promptly notify the disclosing party in writing of such use or disclosure so that, to the extent possible, mitigating action can be taken.

(e) Each receiving party expressly consents and agrees that, notwithstanding anything to the contrary in this Section 4.2, the disclosing party may, in addition to any other remedies available to the disclosing party, obtain injunctive relief in appropriate cases (including a temporary restraining order, preliminary injunction or specific performance) to terminate or prevent the continuation of any (or prevent any threatened) default or breach under this Section 4.2 without having to show any actual damage and without having to post any bond. It is specifically agreed that disclosing party may incur incalculable and irreparable damage from any violation by the receiving party of any of this Section 4.2 and that neither of
the parties has adequate relief at law for such a violation and the parties are entitled to
injunctive relief for any such actual or threatened violation.

4.3 Use of Subcontractors. Credit Union may subcontract all or any portion of the
services it is to perform hereunder, provided that Credit Union shall remain responsible for the
performance of its obligations under this Agreement and shall be responsible for all acts and omissions
of its subcontractors, to the extent, and subject to the terms and limitations, that would apply if these
were the acts and omissions of the Credit Union. Credit Union shall ensure that any such subcontractor
shall be subject to the confidentiality provisions of this Agreement.

4.4 Indemnification. Each party hereto agrees to indemnify and hold harmless the other
party and its respective employees, directors, members, trustees, representatives, agents and affiliates,
against any and all claims, suits, actions, or other proceedings brought against a party based on or
arising from any claim (i) resulting from a party's breach of any term of this Agreement, or (ii)
resulting from a party's violation of any applicable federal or state law or regulation. The indemnifying
party will pay any and all costs, damages, and expenses, including, but not limited to, reasonable
attorneys' fees and costs awarded against or otherwise incurred by another party in connection with or
arising from any such claim, suit, action or proceeding.

4.5 Assignment of Rights. This Agreement may not be assigned by either party without
the written consent of the other party. Any other attempt to assign any obligations arising under this
Agreement shall be null and void. All obligations hereunder are binding on any successors-in-interest
of a party.

4.6 Notices. Notices, requests, demands or other instruments that may be or are required
or permitted to be given to either party hereto must be in writing and shall be deemed to have been
properly given and effective when:

(a) Delivered personally to an officer of the party to which such notice is to be
given; or

(b) Actually received or refused by a party when mailed by registered or certified
mail or delivered by an overnight delivery service that requires a signature upon receipt; or

(c) Sent by electronic mail or facsimile if delivery is confirmed and a copy is
mailed to the recipient as set forth above.

All such notices will be addressed as set forth on the signature page hereto, and notices to such party
are to be sent by notice to the other party given as aforesaid.

4.7 Severability Clause. Any part, provision, representation, warranty or covenant of
this Agreement that is prohibited or is held to be void or unenforceable shall be ineffective to the extent
of such prohibition or unenforceability without invalidating the remaining provisions hereof. Any part,
provision, representation, warranty or covenant of this Agreement that is prohibited or is held to be
void or unenforceable in any particular jurisdiction shall, as to such jurisdiction, be ineffective to the
extent of such prohibition or unenforceability without invalidating the remaining provisions hereof, and
any such prohibition or unenforceability in any particular jurisdiction shall not invalidate or render
unenforceable such provision in any other jurisdiction.
4.8 **Counterparts.** This Agreement may be executed in counterparts, each of which shall be deemed to be an original and both of which shall together constitute but one and the same instrument.

4.9 **Arbitration.** All disputes and controversies related to or in any way arising out of this Agreement shall be settled by arbitration before and under the rules of the American Arbitration Association (AAA) at an AAA office located in Dayton, Ohio.

4.10 **GOVERNING LAW; CONSENT TO JURISDICTION.** This AGREEMENT WILL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF OHIO, APPLICABLE TO AGREEMENTS NEGOTIATED, MADE AND TO BE PERFORMED ENTIRELY IN SAID STATE. TO THE FULLEST EXTENT PERMITTED UNDER APPLICABLE LAW, THE PARTIES HEREBY IRREVOCABLY (A) SUBMIT TO THE JURISDICTION OF ANY OHIO STATE AND FEDERAL COURTS SITTING IN GREENE COUNTY WITH RESPECT TO MATTERS ARISING OUT OF OR RELATING TO THIS AGREEMENT; (B) AGREE THAT ALL CLAIMS WITH RESPECT TO SUCH ACTION OR PROCEEDING MAY BE HEARD AND DETERMINED IN SUCH OHIO STATE OR FEDERAL COURTS; (C) WAIVE THE DEFENSE OF AN INCONVENIENT FORUM; AND (D) AGREE THAT A FINAL JUDGMENT IN ANY SUCH ACTION OR PROCEEDING SHALL BE CONCLUSIVE AND MAY BE ENFORCED IN OTHER JURISDICTIONS BY SUIT ON THE JUDGMENT OR IN ANY OTHER MANNER PROVIDED BY LAW.

4.11 **Successors and Assigns.** This Agreement shall bind and inure to the benefit of and be enforceable by the parties and their respective successors and permitted assigns.

4.12 **Changes, Waivers, Modifications, Discharges and Terminations.** Neither this Agreement nor any term or provision hereof may be changed, waived, modified, discharged or terminated except by a writing signed by a duly authorized officer of the party against which enforcement of such change, waiver, modification, discharge or termination is sought to be enforced.

4.13 **Exhibits.** The Exhibits to this Agreement are hereby incorporated into and made a part hereof and are an integral part of this Agreement.

4.14 **Further Assurances.** Each party agrees to execute and deliver to the other such reasonable and appropriate additional documents, instruments or agreements as may be necessary or appropriate to effectuate the purposes and to carry out the terms of this Agreement.

4.15 **No Partnership, Joint Venture or Agency.** This Agreement does not create any sort of partnership or joint venture between the parties. Neither party shall have the authority to act as agent for the other party or to bind the other party to any obligation (except as expressly provided in this Agreement) without such party's written consent.

4.16 **Entire Agreement.** This Agreement constitutes the entire agreement of the parties with respect to the subject matter hereof, and may not be modified or amended without the written consent of WSU and the Credit Union.

4.17 **Construction of Agreement.** The captions and headings of the sections and paragraphs of this Agreement are for convenience only and are not to be used to interpret or define the provisions of this Agreement. This Agreement has been drafted by arm's length negotiation of the parties hereto and should not be interpreted against any party as the primary drafter of this Agreement.
4.18 No Incidental or Consequential Damages. Neither party shall be responsible for any special, indirect, incidental or consequential damages arising from any breach of this Agreement.

IN WITNESS WHEREOF, the parties have caused their names to be signed hereto by their respective officers thereunto duly authorized on the date first above written.

WRIGHT STATE UNIVERSITY
By:

Name: Dr. Matthew V. Filippie Ph.D.
Title: Senior Vice President for Business & Fiscal Affairs
Address: 332A University Hall
3640 Col. Glenn Hwy.
Dayton, OH 45435

WRIGHT-PATT CREDIT UNION, INC.
By:

Name: Linda Stephens
Title: Vice President of Consumer Lending
Address:
EXHIBIT A

This exhibit is made part of The Program Agreement entered into by the Credit Union and WSU on May, 2010 for the academic years 2010/2011 and 2011/2012. As stated in section 3.1 of the Program Agreement, this Exhibit shall be renegotiated and executed not less than 90-days prior to the renewal period. The automatic renewal of the Program Agreement as set forth in Section 3.1 is contingent upon the negotiation and execution of this Exhibit.

**Credit Union Obligations and Commitments:**

(a) The Credit Union agrees to make available up to $1,000,000 in Private Student Loan funding under the attached Program Agreement.

**WSU Obligations and Commitments:**

(a) WSU agrees to pay to the Credit Union 6% of the first $500,000 of loan advances under the Program Agreement up to a maximum of $30,000 as follows:

(i) At the end of each Academic Year, the Credit Union shall determine total annual Draw of Student Loans. Each group of student loans drawn during an academic year shall be referred to as a cohort.

(ii) WSU agrees to pay to the Credit Union 6% of the first $500,000 of loan advances under the Program up to a maximum of $30,000 for the two year period.

(b) **Payments.** WSU will make payment to the Credit Union within thirty (30) days of submission of the relevant annual report. WSU will have the right to review the report and if it feels there may be discrepancies, it will communicate this to the Credit Union and the parties will work in good faith to resolve any discrepancies. The deadline for payment to the Credit Union will be extended during any such discussions for an additional thirty (30) days.

WRIGHT STATE UNIVERSITY
By: Matthew V. Filipic

Name: Dr. Matthew V. Filipic Ph.D.
Title: Senior Vice President for Business & Fiscal Affairs
Address: 332A University Hall
3640 Col. Glenn Hwy.
Dayton, OH 45435

WRIGHT-PATT CREDIT UNION, INC.
By: Linda Stephens
Name: Linda Stephens
Title: Vice President of Consumer Lending
Address: