

ADDENDUM TO TREASURY SERVICES TERMS AND CONDITIONS WEALTH MANAGEMENT SERVICES (Community Association Banking Customers Only)

This Addendum sets forth the terms and conditions relating to Wealth Management Services and is applicable only to Customers who consent to receive the Wealth Management Services on the required Wealth Management Services Enrollment Form. This Addendum shall be your Account Disclosures for the services provided herein and you agree to be subject to its terms and conditions. Terms not defined shall have the same meanings as set forth in the Treasury Services Terms and Conditions.

1.1 Definitions.

“Broker” means the bank, investment broker or other licensed securities broker offering shares of the Funds.

“Funds” means the mutual funds and other investment opportunities identified on a Wealth Management Services Enrollment Form or as communicated by Bank to Customer from time to time.

“Orders” means each Instruction given by Customer or Customer’s Agent for the Wealth Management Services for the purchase and sale of securities or other investments in the Wealth Management Account.

“Prospectus” means the prospectus, offering statement, private placement memorandum, statement of information or other formal documentation describing the opportunities and potential liabilities related to each Fund.

“Target Collected Balance” means, the minimum amount Customer designates for the Wealth Management Account service to be available in the Targeted DDA at the end of each Business Day.

“Targeted DDA” means Customer’s demand deposit account which is linked to a Wealth Management Account, as reflected on the new account request documentation.

“Wealth Management Account” means each Account which is established pursuant to Customer’s designation on the applicable Wealth Management Services Enrollment Form for Wealth Management Services.

1.2 Establishment of Wealth Management Account. At the direction of Customer pursuant to the Wealth Management Services Enrollment Form, Bank is authorized to open and to do all things necessary or convenient for the establishment and administration of the Wealth Management Account. Without limiting this general power, it shall include the following powers and discretions, in addition to those provided by Applicable Law.

- A. Acceptance of Cash and Assets:** Bank shall receive cash and assets in accordance with this Addendum, such as cash, securities and other property that has been or may from time to time be delivered to Bank by or for the account of Customer. Bank is not obligated to accept and hold assets that it deems to be inappropriate including, but not limited to, tangible personal property.
- B. Custody and Safekeeping:** With respect to all assets in the Wealth Management Account, Bank agrees to keep all assets safely; collect all dividends, interest, other income and the proceeds of sales and redemptions on assets; and distribute net income and principal as directed by Customer. Bank is authorized to sign any certificates and declarations reasonably necessary or convenient for the collection of dividends, interest or income on assets held in the Wealth Management Account. Bank is authorized to hold

assets in the Wealth Management Account in nominee name, registered in the name of Customer or in bearer form.

- C. Transactions:** Bank shall have the authority to execute Orders to purchase or sale any securities upon Customer's Instructions or Electronic Communication (or upon verbal authorization if later confirmed in writing to Bank); sell or buy fractions of shares to equal whole shares; and hold assets in the name of a nominee or in bearer form; all as Bank, in its sole discretion, may deem proper unless Customer shall have previously directed otherwise in writing. In lieu of a separate written notification for each securities transaction, Customer authorizes Bank to provide information on securities transactions in periodic account statements for the period involved in the statement form regularly used by Bank. Customer is responsible for promptly informing Bank of any errors or discrepancies between Customer's records and Bank's statements, and in any event within thirty (30) days of receipt by Customer of the statement. In the absence of a written objection to the data shown in the statement within such period, the statement shall be deemed conclusively correct and final.
- D. Voting Authority, Corporate Action:** Bank is authorized to vote securities held in the Wealth Management Account, appoint proxies, and participate in voting associated with class actions, corporate reorganizations, dissolutions, liquidations or similar transactions or act on behalf of Customer with respect to corporate actions to the extent Bank has received notices, communications, or materials related to such corporate action. Bank may delegate to third party agents for this service in its sole discretion.
- E. Conditional Credit:** Bank may, but is not required to, credit the Wealth Management Account conditionally on payable date with interest, dividends, distributions, redemptions or other amounts due. If Bank is instructed to deliver securities or other property against payment, Bank may deliver them before receiving payment and provisionally credit the Wealth Management Account with anticipated proceeds. Otherwise, Bank will credit these amounts to the Wealth Management Account on the date of unconditional receipt, and reconcile them to the Wealth Management Account. If Bank has provisionally credited the Wealth Management Account with an amount before collection and reconciliation, Bank is entitled to recover any credit from Customer, and Bank may reverse credit as of payable or settlement date if and to the extent Bank does not receive these amounts in the ordinary course of collection. To the extent Bank does not recover any credit from Customer, the amount due Bank will be treated as an advance under **Section 1.2(F)** below.
- F. Overdrafts Prohibited; Advances; Security Interest:** Cash overdrafts in the Wealth Management Account will not be permitted. However, in the event they do occur, Bank, in its sole discretion, may advance funds to the Wealth Management Account and charge the Wealth Management Account additional fees for the amounts advanced for the length of time the overdraft exists, such fees to be charged at Bank's prime rate of interest determined by Bank from time to time. Customer grants to Bank a continuing security interest in the assets in the Wealth Management Account to secure the payment for sums owing Bank under this Agreement and for any transactions affected for the Wealth Management Account and the repayment of any funds advanced to the Wealth Management Account. Bank is also granted the right to set-off against the Wealth Management Account for the amounts owing to Bank pursuant to this Addendum. Customer agrees to pay to Bank any expenses incurred by Bank in collecting any amounts due Bank under this Addendum, including reasonable attorneys' fees.
- G. Release of Shareholder Information:** If Customer has authorized such disclosure by so designating on the Wealth Management Services Enrollment Form, Bank is required by Applicable Law to disclose upon request to companies whose securities are held in the Wealth Management Account **(i)** Customer's name and address; and **(ii)** holdings in the Account of securities issued by such companies. Customer understands that if Customer authorizes or fails to object to such disclosure, Customer's information indicated above will be disclosed to the issuer of securities upon request. Customer understands that the companies who request this information are prohibited from using the information for any purpose other than corporate communications. Customer understands and

acknowledges that such information may be provided to persons other than the issuer of the securities, such as a dissident or objecting shareholder in accordance with Applicable Law.

1.3 Investment Responsibility. Customer affirms that its officers, agents or designated employees have reviewed any applicable Prospectus and the accompanying investment (purchase and redemption) requirements and acknowledges that Customer is making all investment decisions with respect to the funds. Customer hereby assumes all risk which may result from any action taken by Bank or its designee in good faith in reliance on communications purportedly received from any Authorized Contact, including any Electronic Communications. Upon termination of this Addendum, all investments held at the time of termination shall be sold or redeemed, and after all applicable fees have been paid, proceeds shall be provided to Customer. Bank shall maintain appropriate records of securities purchased, earnings on investments and investments sold or redeemed. Dividends received will be paid in cash and deposited to the Designated Account, unless otherwise agreed.

1.4 Selection of Broker. Unless otherwise directed by Customer, Bank may place Orders requested by Customer for the purchase or sale of securities for the Wealth Management Account with such Broker or Brokers as it may select in its discretion, and to incur on behalf of Customer any additional fee that may be charged by such Broker. Customer acknowledges that Bank, in selecting a Broker to effect securities transactions for the Wealth Management Account, will select Brokers based upon capability, appropriateness of commission rates, and quality of research services provided. Bank shall have no liability whatsoever for the independent acts or omissions of Brokers or agents in effecting transactions. The reasonableness of commission rates is determined by comparison with rates that may be customarily charged by others for similar services. It is possible that Bank may pay a brokerage commission higher than that charged by another Broker in effecting the same transaction in recognition of the value of the brokerage or research services provided by the executing Broker. Bank may utilize, and Customer authorizes Bank to utilize, soft dollar arrangements for equity research and other equity related services.

1.5 Assessment of Service Fees and other Expenses. Bank shall charge against the Wealth Management Account the cost and expenses of its administration, Service Fees, transaction charges and fees of brokers, and any taxes lawfully chargeable in connection with the Wealth Management Service. In addition, Bank may receive non-compensatory fund transfer pricing credits from other bank divisions as a result of Bank investing available cash positions in one or more funds made available by Bank.

1.6 No Use of Overdrafts to Purchase or Carry Margin Stock. Customer shall not (i) draw items or Entries, or any other debit transactions on the Designated Account or Wealth Management Account in a fashion that will create an overdraft that will be used for the purpose of buying, carrying or trading in securities, or buying or carrying any part of an investment contract security, or (ii) obtain such overdraft to repay debt incurred for such purposes.

1.7 No Liability for Account Loss. In addition to the limitations on liability contained in the Treasury Services Terms and Conditions, Bank shall not be liable for any loss or depreciation (including, without limitation, any decrease in value of assets held in the Wealth Management Account due to market activity) resulting from any action or inaction of Bank taken in good faith pursuant to the terms of this Addendum or as the result of following an Order or Instruction from Customer.

1.8 Daily Cash Management Service/Automated Cash Management Sweep Service.

- A. Customer authorizes Bank to apply its automated cash management system to the cash balances maintained in the Wealth Management Account from time to time as designated in the Enrollment Form. Customer authorizes the use of the Targeted DDA designated on the new account request and the Wealth Management Account designated thereon as

the investment vehicle for the automated cash management System. Customer acknowledges that **(i)** money market funds held in a Wealth Management Account bear certain expenses and pay certain fees to investment advisers and other service providers, and Customer, as a money market fund shareholder, will bear a proportionate share of such expenses and fees along with other shareholders; **(ii)** Bank and its affiliates may provide custodial, administrative, shareholder and other services to, and receive fees from, money market funds held in a Wealth Management Account; **(iii)** fees payable to Bank and its affiliates from funds held in a Wealth Management Account for services provided to or on behalf of those funds, as set forth on the fee schedule for Wealth Management Services, are in addition to Bank's Service Fees; and **(iv)** for investment of cash positions in one or more Funds made available, Bank may receive non-compensatory fund transfer pricing credits from Bank for administrative services. Specific information is available upon request.

Customer acknowledges and understands that shares of the Funds offered (a) are not insured by the Federal Deposit Insurance Corporation, (b) do not constitute obligations or deposit of Bank, (c) are not guaranteed by Bank, and (d) involve investment risk including the possible loss of principal. Customer acknowledges that, in providing the Wealth Management Services, Bank acts solely as its agent in purchasing and redeeming shares of the Funds.

B. Treasury Money Market Fund Sweep and Mutual of Omaha Bank Collateralized Repo Sweep. If Customer wishes to authorize Bank to sweep cash from a Wealth Management Account selected on the applicable Wealth Management Enrollment Form to its Targeted DDA, Customer shall do so by drawing an item or other method on the Targeted DDA. At the end of each Business Day: **(i)** if the balance in the Targeted DDA exceeds the Target Collected Balance, the amount of that excess shall be automatically transferred to the Wealth Management Account; and **(ii)** if the balance in the Targeted DDA is less than the Target Collected Balance, Bank shall transfer funds from the linked Wealth Management Account in an amount necessary to restore the balance in the Targeted DDA to the Target Collected Balance. Bank shall use commercially reasonable efforts, as is understood in the investment community, to cause cash balances in excess of the Target Collected Balance to be invested as directed by Customer. Customer acknowledges that Bank shall comply with the instructions contained in the New Account Request until such time, if any, as Bank receives an updated New Account Request with changed information regarding Wealth Management Accounts and Targeted DDAs.

C. Additional Disclosure for Mutual of Omaha Bank Collateralized Repo Sweep. If Customer selects the Bank's Collateralized Repo Sweep program on the applicable Wealth Management Enrollment Form, Customer agrees that Bank shall be duly appointed and act as agent for Customer with respect to the securities purchased in a repo sweep transaction. In the event of default by the Bank, Customer has the right to direct the Bank by Instruction to Bank to sell the securities and apply the proceeds as directed by Customer. Customer and Bank shall not have the right to substitute securities in a repo sweep or give Instructions to Bank authorizing a substitution, and the transaction shall be null and void.

1.9 Setoff and Legal Process. Customer grants Bank a right of setoff in any funds invested using the Wealth Management Service for any obligations owed to Bank by Customer. Customer authorizes Bank to sell or redeem all or any number of the shares or securities purchased through the Wealth Management Service to pay Customer's obligations to Bank, including without limitation any overdraft created in the Designated Account. At its sole discretion, Bank may withhold from payment any outstanding and unpaid item drawn on the Targeted DDA until funds sufficient to cover such outstanding and unpaid check have been credited to the Targeted DDA

as a result of cash received from the sale or redemption of investments. For purposes of any levy, garnishment or other similar legal process Bank receives, Bank may treat the balance in Customer's Designated Account and the amount invested in the Wealth Management Account as a single account. Bank may, in its discretion, sell or redeem securities in an amount sufficient to satisfy any court order or other judicial process.

IMPORTANT NOTICE REGARDING DEPOSIT INSURANCE AND YOUR ACCOUNT. The FDIC has established new rules for determining deposit and other liability account balances when an insured depository institution fails. If you participate in a bank sweep product or automated cash management program, and in the event of a bank failure, your eligibility for deposit insurance and the status of your funds as an insured deposit may be impacted as follows:

- A. Treasury Money Market Fund Sweep or Automated Cash Management Sweep.** Your funds are eligible for deposit insurance.
- B. Collateralized Repo Sweep.** Your funds are not eligible for deposit insurance. However, under certain conditions, you may become the legal owner of the identified assets and become a secured creditor. Secured claims are given priority by the FDIC.
- C. Bank Failure.** Internal sweeps will be completed in accordance with the bank's normal processing procedures, even if that processing occurs after the bank is closed. For external sweeps, the FDIC will try to stop external sweeps, which may or may not be possible in a bank failure. For more specific information, please consult your account representative.