Schedule A

Security Procedures

1. Business Online Banking Access Controls: As part of its responsibilities under the Cash Management Services Master Agreement between Company and Credit Union, Company shall designate at least one Administrative User to manage additional Business Online Banking users for Company. Company hereby acknowledges that any Administrative User of the Company designated under the Agreement shall be granted authority to: (i) initiate Online Wire Transfer Requests via Business Online Banking, and initiate standard wire transfer requests; (ii) initiate ACH Entries via Business Online Banking; (iii) initiate Intra-Account Transfers; and (iv) initiate Stop Payment Requests. The Administrative User is authorized to act on behalf of the Company in accordance with these Security Procedures and matters related to the Cash Management Services Master Agreement and the Wire Transfer Agreement. Company is responsible for the actions of its Administrative User to use the Credit Union's online Wire Transfer and ACH Services, standard Wire Transfer services, intra-account, stop payment and other services.

2. Processing Authorization: The Credit Union is authorized to process:

- Online Requests and instructions from the Administrative User, on behalf of the Company;
- Standard Wire Transfer requests and instructions from the Administrative User, on behalf of the Company;
- ACH Entries from the Administrative User, on behalf of the Company; and
- Requests for Intra-Account Transfers the Administrative User; and
- Stop Payment Requests from the Administrative User.

3. Credit Union Support Limited to Administrative User: Company understands that the Credit Union may only work with Company-designated Administrative Users for support of the Business Online Banking Services and other Services, including without limitation the online Wire Transfer services and ACH Services.

4. Refusal to Execute: Credit Union, in its sole discretion, may refuse to execute any Online Request, Wire Transfer request, Entry, Intra-Account Transfer, Stop Payment Request, or other funds transfer (any of which, is referred to as a "Transaction") in the event (i) Credit Union has a good faith belief that the Transaction is not authentic, (ii) the Transaction is incomplete, (iii) the Transaction and/or identity of the purported Administrative User cannot be verified in the sole and absolute discretion of the Credit Union, (iv) there are insufficient collected funds in the Account to cover the Transaction, or (v) any other condition or requirement for the execution of the Transaction, as set forth in any deposit account or funds transfer agreement (including, without limitation, the Agreement to which this instrument is Schedule A) between Company and Credit Union, as amended, is unsatisfied.

5. Authorization of Administrative User: The Company shall furnish to Credit Union the original copy of these Security Procedures to the Master Agreement. The Credit Union is hereby authorized to deal with the Administrative User named on the most currently dated Administrative User Certification attached as Appendix 1 to and under the authority of these Security Procedures unless and until it shall be expressly notified in writing to the contrary by the Company. The current Administrative User is authorized to enter into modifications or revisions of these Security Procedures, and any related authorization documents required by the Credit Union from time to time.

6. Keeping Administrative User Documentation Current: The Company is responsible for keeping its Administrative User information current with the Credit Union. This information is provided to the Credit Union upon initial set up of Credit Union's Business Online Banking platform. When the responsibilities of an Administrative User employee of Company change, and such change affects employee's use of the Business Online Banking System, Company shall contact the Credit Union's Business Banking Division for an updated

Administrative User Certification to use. The information on the document is used to verify users of the Credit Union's Business Online Banking System prior to working with them regarding Transactions. The Company shall, from time to time hereafter, as personnel changes are made with regard to the Administrative User named on the Administrative User Certification attached hereto, immediately describe and such changes to Credit Union in writing and certify an updated Administrative User Certification.

7. Reservation of Rights and Acceptance of Security Procedures: Company acknowledges that (i) the Credit Union reserves the right to change its Security Procedures from time to time and (ii) Company's continued use of the Credit Union's Business Online Banking Wire Transfer, standard Wire Transfer, ACH Services, or any other Service following notice of such changes shall constitute Company's acceptance of any new Security Procedures as commercially reasonable.

8. Company Responsibility to Safeguard: The Company is strictly responsible for establishing and maintaining procedures to safeguard against unauthorized Business Online Banking and standard Wire Transfer Transactions. Company agrees to: (1) take reasonable steps to safeguard the confidentiality of all Access Codes; (2) limit access to its Access Codes to the Administrative User who has a need to know such information (3) closely and regularly monitor the activities of the Administrative User who has access the Credit Union's Business Online Banking and standard Wire Transfer Services; and (4) prohibit its employees and agents from initiating Transactions without proper supervision and adequate controls. The Company warrants that no individual will be allowed to initiate Business Online Banking or standard Wire Transfer Transactions in the absence of proper supervision and safeguards, and agrees to take reasonable steps to maintain the confidentiality of the Security Procedures and any Access Codes, security devices and related instructions provided by the Credit Union in connection with the Security Procedures described. If the Company believes or suspects that any such information or instructions have been known or accessed by unauthorized persons, the Company agrees to notify the Credit Union immediately followed by written confirmation. The occurrence of unauthorized access will not affect any Transactions made in good faith by the Credit Union (i) prior to receipt of such notification or (ii) within a reasonable time period after such notice, and the Credit Union shall have no liability for the same.

9. Assumption of Risk: Company understands that Access Codes and the Credit Union's Services instructions are confidential and agrees to assume all responsibility and risk of accidental disclosure, inadvertent use, or intentional use by any party whatsoever, whether such disclosure or use is on account of Company's negligence or is a deliberate act. Company acknowledges that no person from the Credit Union will ever ask for any PIN's and that Credit Union employees do not need and should not ask for PIN's.

10. Changing Access Codes: Company shall change its Access Codes periodically and also whenever anyone who has had access to an Access Code is no longer employed or authorized by Company to use Business Online Banking. The Credit Union may require Company to change its Access Codes at any time. The Credit Union may deny access to the Credit Union's Business Online Banking Services without prior notice if it is unable to confirm (to its satisfaction) any person's authority to access Business Online Banking or if the Credit Union believes such action is necessary for security reasons.

11. Reliance on Administrative User Certification: The Credit Union shall be fully protected in relying upon the Administrative User Certification of the Company, and shall be indemnified and held harmless from any claims, demands, expenses, losses and/or damages resulting from, or growing out of, honoring the signature of any officer(s), representative(s), agent(s), or employee(s) so certified, or refusing to honor any signature not so certified which is not described or stated herein. The Company hereby represents that the undersigned Administrative User is authorized and directed on behalf of the Company to certify to the Credit Union that the foregoing was duly adopted and agreed to, and that the provisions hereof are in full conformity with the powers of the Company.

LET IT BE RESOLVED, that the Administrative User set forth on the Administrative User Certification (Appendix 1), as subsequently revised from time to time, is appointed as the Administrative User of the Company.

RESOLVED FURTHER, that all Transactions by any officers, representatives, employees or agent of the Company on its behalf and in its name with Technology Credit Union prior to delivery of a certified copy of the foregoing are, in all respects, hereby ratified, confirmed and adopted, such Transactions to the extent they were done prior to such delivery being given retroactive effect.

COMPANY_____	TECHNOLOGY CREDIT UNION
_____	
By_____	By _____
Name _____	Name _____
Title _____	Title _____
Date _____	Date _____

Appendix 1

ADMINISTRATIVE USER CERTIFICATION

By signing below, the Company hereby certifies that the following individual is the Administrative User of the Company and has all powers and responsibilities assigned to the Company's Administrative User in accordance with the Cash Management Services Master Agreement, the Wire Transfer Agreement and the Security Procedures:

_____	_____
Print Name	Signature
_____	_____
Title	Office Phone
_____	_____
Email Address	Mobile Phone

By signing below, the Company's authorized representative hereby certifies that the Administrative User is authorized to initiate Transactions, including without limitation Wire Transfers, on behalf of the Company, and that all Transactions including Wire Transfers may be initiated under the single authority of the Administrative User with no dollar limit.

This certification revokes, supersedes and replaces any certifications previously given by the Company to the Credit Union (if any).

_____	_____
COMPANY NAME	Date

By: _____

Name: _____

Title: _____

Date: _____