FIRST AMENDMENT TO ID CARD AND BANKING SERVICES AGREEMENT

THIS FIRST AMENDMENT TO ID CARD AND BANKING SERVICES Seminary, which owns and operates the University of Denver ("University") and U.S. Bank National Association, a national banking association ("Bank").

- 5. <u>Counterparts</u>. This Amendment may be executed in any number of counterparts, each of which shall be an original, but such counterparts shall together constitute one and the same instrument. Faxed signatures shall be considered originals.
- 6. Ratification. All of the terms of the Agreement, as amended hereby, are hereby ratified and confirmed.
- 7. <u>Defined Terms.</u> Unless otherwise stated, all capitalized words in this Amendment that are not normally capitalized shall have the meaning ascribed in the Agreement.

WHEREFORE, University and Bank have executed this Amendment as of the date first above written.