

## SECOND AMENDMENT TO MASTER AGREEMENT

This Second Amendment to Master Agreement (**Second Amendment**) is made this 13 day of May, 2021 (**Second Amendment Effective Date**) to that certain Master Agreement with Contract Number 11-47 dated August 24, 2020 (**Master**) between First Data Merchant Services, LLC (**First Data**) and National Cooperative Purchasing Alliance (**NCPA**) on behalf of Region 14 ESC (**Region 14**), as previously amended and modified by First Amendment to Master Agreement dated December 8<sup>th</sup>, 2020 (**First Amendment**).

### BACKGROUND

The Master permits the addition of products and services through amendment. The parties desire to add the product and service identified below in this Second Amendment to the Master as of the Second Amendment Effective Date.

### AGREEMENT

1. Tab 5 of the Master is amended to include the following Money Network Card Program Services:
  - **Electronic Payroll Delivery Service**  
Streamline public sector wage payments and reduce administrative costs while providing employees with a payroll solution that helps them easily manage their finances and includes the Money Network Card, Money Network Checks and an innovative mobile app with extensive features designed to help access and manage finances and save for future needs.
  - **Reloadable Prepaid Cards**  
Multi-purpose prepaid cards designed to meet a vast set of public sector needs for ongoing disbursements to individuals, to include Unemployment Insurance, Child Support, Financial Aid, Disaster Relief, Housing Assistance, Utilities Assistance and more. Money Network's prepaid card, checks and mobile app provide recipients with more ways to access and spend their funds as needed, all while minimizing costs to them and allowing for highly secure and speedy receipt of funds.
  - **Single Load Prepaid Cards**  
For instances where one-time distributions are appropriate, Money Network offers' single load prepaid cards, which enable public sector agencies to rapidly distribute funds in response to urgent needs in its communities.
2. Modify and supplement Attachment B of the Master with Attachment B-1, Money Network Card Program Services Fees, and updated CardConnect terminal pricing to insert into table 14, attached to this Second Amendment.
3. Participating entities will need to execute appropriate agreements to receive the product and services under the Master.
4. First Data and NCPA each represent and warrant: (i) they have corporate authority to execute this Amendment; and (ii) this Amendment creates valid, legal, and binding obligations that are enforceable against the parties.
5. This Amendment may be executed in any number of counterparts, each of which is deemed an original and all of which constitute one and the same instrument. Electronic or other copies of the executed Amendment are effective.
6. The Master remains in effect as amended and supplemented by this Amendment. In the event of a conflict between and amongst the terms of the Master, the First Amendment, and this Second Amendment, the following order of precedence will control with respect to its subject matter: (1) the Second Amendment; (2) the

First Amendment; and (3) the Master.


7. This Amendment and the Master constitute the entire agreement of the Parties and no prior negotiations, proposals, discussions, or understandings are a part of the agreement unless expressly set forth in the Amendment or Master.

Authorized Signers:

**FIRST DATA MERCHANT SERVICES, LLC**

**NATIONAL COOPERATIVE PURCHASING ALLIANCE**

By:  \_\_\_\_\_

By:  \_\_\_\_\_

Name: Shane McCullough

Name: Matthew Mackel

Title: Assistant Secretary

Title: Director, Business Development

Date: May 14, 2021

Date: May 13, 2021

**ATTACHMENT B-1**  
**Money Network Card Program Fees**

**Electronic Payroll Delivery Service:**

Fees are deducted from your Account for the services and transactions below. Upon your enrollment in the Money Network Service, you will have an "Employer Program" Account and fees under Employer Program column heading apply. If you do not receive loads from your Employer for at least 60 consecutive days, your Employer Program Account may convert to a MyMoney Network Account. Fees under "MyMoneyNetwork Program" column heading apply to A My Money Network Account.

<b>All Fees</b>	<b>Employer Program</b>	<b>MyMoneyNetwork Program</b>	<b>Details</b>
<b>Monthly Usage</b>			
Account Opening, Check, and Card Receipt	\$0.00	\$0.00	No fee for Account Opening, Checks and initial Card.
Monthly Maintenance Fee	Not Applicable	\$5.00	Fee is waived if you live in NY. Fee is waived in any Monthly Statement Cycle in which Account loads total \$400 or more.
<b>Add Money</b>			
Payroll Deposit	\$0.00	\$0.00	Funds loaded by your Employer.
<b>Spend Money</b>			
Signature Debit Transactions	\$0.00	\$0.00	Select "Credit" or sign at point-of-sale (POS). Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
PIN Debit Transactions	\$0.00	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants.
			Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Money Network Check	\$0.00	\$0.00	Participating check cashing locations do not charge fees to cash Money Network Checks. To find these locations, use the locator on our Mobile App(data rates may apply)or at moneynetwork.com, or call Customer Service. Non-participating check cashing locations may charge fees that are not monitored by us. Check cashing locations may also limit the dollar amount of checks they will cash.
<b>Get Cash or Send Cash</b>			
ATM Withdrawal Fee or ATM Decline Fee   In Network	\$0.00	\$0.00	Withdrawal or Decline from ATM that is a part of our network. If you live in CT or IL, we will waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US) in a calendar month. To find in-network ATMs, use the locator on our Mobile App(data rates may apply) or at money network.com, or call Customer Service.
ATM Withdrawal Fee   Out-of-Network	\$2.75	\$2.75	This is our fee. We waive our Out-of-Network ATM Decline Fee if you live in NY. If you live in CT or IL, we waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US)in a calendar month. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Decline Fee   Out-of-Network			
Bank Teller Over the Counter Cash Withdrawal	\$0.00	\$0.00	At banks displaying the card association logo on your Card's frontside. This is our fee. You may also be charged a fee by the bank. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$3.00	\$3.00	Domestic ACH transactions are subject to additional terms that are disclosed when a transaction is initiated.
International ACH Withdrawal Fee	\$7.00 plus 3.5% of the exchange rate	\$7.00 plus 3.5% of the exchange rate	This transaction allows you to transfer funds via ACH to an international bank account. We charge transfer fees consisting of a flat fee of up to \$7.00 plus a mark-up on the exchange rate of up to 3.5%. The transfer fees maybe less depending on the amount transferred and market conditions. Applicable transfer taxes will also be charged. The exact amount of transfer fees and

			transfer taxes charged by us will be disclosed to you before you complete the transaction. Your transaction is subject to an exchange rate conversion, and may be subject to additional fees and taxes, from 3rd parties. Recipient's financial institution may also charge fees and taxes. We do not monitor exchange rates or fees established by 3rd parties and these amounts are subject to change. These transactions are subject to additional terms that are disclosed when a transaction is initiated. See Website for more information. You may call Customer Service for assistance.
<b>Information</b>			
Monthly Paper Statement	\$0.00	\$0.00	Obtain Account activity without fee via Mobile App (data rates may apply), moneynetwork.com, or Customer Service.
Customer Service	\$0.00	\$0.00	24/7tollfree Account access, including account balance inquiries.
ATM Balance Inquiry Fee   In-Network	\$0.00	\$0.00	To find in-network ATMs, use the locator on our Mobile App(data rates may apply) or at moneynetwork.com, or call Customer Service.
ATM Balance Inquiry Fee   Out-of-Network	\$2.75	\$2.75	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Using Your Card Outside the U.S. (International Transaction)</b>			
ATM Withdrawal INT Fee (Non-U.S.)	\$2.50	\$2.50	This is our fee. We waive out ATM Decline INT (Non-US) Fee if you live in NY. If you live in CT or IL, we waive our fee for the first two ATM Declines (In-Network, Out-of-Network, or Non-US) in a calendar month. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Currency Conversion Assessment Fee, International Service. Assessment, and/or Cross Border Assessment may also apply to these transactions.
ATM Decline INT Fee (Non-U.S.)			
ATM Balance Inquiry INT Fee (Non-U.S.)			
Visa International Service Assessment (applies if transaction is initiated in non-U.S. dollars and a currency conversion rate applies) or Visa Cross Border Assessment (applies if transaction is initiated in U.S. dollars by a merchant with a non-U.S.country code)	2.0% / 0.8%	2.0% / 0.8%	Of the U.S. dollar amount of each International Transaction made with a Visa branded card. Only one of these fees may apply to your transaction and be assessed. See Using Your Account and Card- International Transactions in your Agreement's terms and conditions for additional information. Transaction fees on your statement will include these fees if they apply to your transaction.
Mastercard Currency Conversion Assessment Fee (applies if transaction is initiated in non-U.S. dollars) and/or Mastercard Cross Border Assessment Fee (applies if transaction is initiated with merchant with non U.S. country code)	0.2% / 2.0%	0.2% / 2.0%	Of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. Either or both of these fees may apply to your transaction and be assessed. See Using Your Account and Card- International Transactions in your Agreement's terms and conditions for additional information. Transaction fees on your statement will include these fees if they apply to your transaction.
<b>Other</b>			
Reissuance of Lost/Stolen Card	\$5.00	\$5.00	Reissued Card shipped via U.S. mail 7-10 business days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	\$10.00	\$10.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Request Secondary Account	\$0.00	\$0.00	Request an additional account for family or dependents.
Transfer Funds to Secondary Account	\$0.00	\$0.00	Transfer of funds to Secondary Account.

Money Network Check Stock Order	\$0.00	\$0.00	Shipped 7-10 business days after order placed. Up to 30 checks per order.
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No overdraft/Credit feature

Contact Customer Service by calling 888-913-0900, or by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, or visit [moneynetwork.com](http://moneynetwork.com). For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

Cards issued by MetaBank, N.A., Member FDIC.

Expiration: This card will expire at the end of the month identified in the "Valid Thru" date on the front of the Card (Expiration Date). The funds on this card will not be available to you after the Expiration Date; you should use the funds prior to the Expiration Date.

Fees: You may use this Card to access the services and complete the transaction types shown below, expect transactions with Not Available in the fee column are not available for this Card. When you initiate a transaction or use a service, we reduce the value available to your Card by the amount of the applicable fee shown below.

## Reloadable Prepaid Cards:

Fees are deducted from your Account for the services and transactions below

All Fees	My Money Network Program	Details
<b>Monthly Usage</b>		
Account Opening, Check, and Card Receipt	\$0.00	No fee for Account Opening, Checks and Initial Card.
Monthly Maintenance Fee	\$5.00	Fee is waived in any Monthly Statement Cycle in which Account loads total \$400 or more.
<b>Add Money</b>		
Payer Deposit	\$0.00	Funds loaded by your Payer.
<b>Spend Money</b>		
Signature Debit Transactions	\$0.00	Select Credit or sign at point-of-sale (POS). Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
PIN Debit Transactions	\$0.00	Select "Debit" and enter PIN at POS; cash back option at participating merchants. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Money Network® Check	\$0.00	Participating check cashing locations do not charge fees to cash Money Network Checks. To find these locations, use the locator on our Mobile App (data rates may apply) or at <a href="http://moneynetwork.com">moneynetwork.com</a> , or call Customer Service. Non-participating check cashing locations may charge fees that are not monitored by us. Check cashing locations may also limit the dollar amount of checks they will cash.
<b>Get Cash or Send Cash</b>		
ATM Withdrawal Fee or ATM Decline Fee   In-Network	\$0.00	Withdrawal or Decline from ATM that is part of our network. To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at <a href="http://moneynetwork.com">moneynetwork.com</a> or call Customer Service.
ATM Withdrawal Fee   Out-of-Network	\$2.75	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
ATM Decline Fee   Out-of-Network		
Bank Teller Over the Counter Cash Withdrawal	\$0.00	At banks displaying the card association logo on your Card's front side. This is our fee. You may also be charged a fee by the bank. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to International Transactions.
Transfer to Customer Bank Fee	\$3.00	Domestic ACH transactions are subject to additional items that are disclosed when a transaction is initiated.
International ACH Withdrawal Fee	\$7.00 plus 3.5% of the exchange rate	This transaction allows you to transfer funds via ACH to an international bank account. We charge transfer fees consisting of a flat fee of up to \$7.00 plus a mark-up on the exchange rate of up to 3.5%. The transfer fees may be less depending on the amount transferred and market conditions. Applicable transfer taxes will also be charged. The exact amount of transfer fees and transfer taxes charged by us will be disclosed to you before you complete
<b>Information</b>		
Monthly Paper Statement	\$0.00	Obtain Account activity without fee via Mobile App (data rates may apply), <a href="http://moneynetwork.com">moneynetwork.com</a> , or Customer Service.
Customer Service	\$0.00	24/7 toll free Account access, including account balance inquiries.
ATM Balance Inquiry Fee   In-Network	\$0.00	To find in-network ATMs, use the locator on our Mobile App (data rates may apply) or at <a href="http://moneynetwork.com">moneynetwork.com</a> , or call Customer Service.
ATM Balance Inquiry Fee   Out-of-Network	\$2.75	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Using Your Card Outside the U.S. (International Transactions)</b>		
ATM Withdrawal INT Fee (Non-U.S.)	\$2.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Currency Conversion Assessment Fee, International Service Assessment, and/or Cross Border Assessment may also apply to these transactions.
ATM Decline INT Fee (Non-U.S.)		
ATM Balance Inquiry INT Fee (Non-U.S.)		
Visa International Service Assessment (applies if transaction is initiated in non-U.S. dollars and a currency conversion rate applies) or Visa Cross Border Assessment (applies if transaction is initiated in U.S. dollars by a merchant with a non-U.S. country Code)	2.0% / 0.8%	Of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. These fees are assessed by Mastercard. Either or both of these fees may apply to your transaction and be assessed. See <i>Using Your Account and Card - International Transactions</i> in your Agreement's terms and conditions for additional information. If these fees apply to your transaction, they will be included in the transaction amount on your statement.
Mastercard Currency Conversion Assessment Fee (applies if transaction is initiated in non-U.S. and/or Mastercard Cross Border Assessment Fee (applies if transaction is initiated with merchant with non-U.S. country code)	0.2% / 2.0%	Of the U.S. dollar amount of each International Transaction made with a Mastercard branded card. These fees are assessed by Mastercard. Either or both of these fees may apply to your transaction and be assessed. See <i>Using Your Account and Card - International Transactions</i> in your Agreement's terms and conditions for additional information. If these fees apply to your transaction, they will be included in the transaction amount on your statement.
<b>Other</b>		
Reissuance of Lost/Stolen Card	\$5.00	Reissued card shipped via U.S. mail 7-10 days after order placed. One replacement Card provided at no charge each calendar year.
Priority Shipping Fee	\$10.00	Additional fee to ship replacement Card 4-7 business days after order placed. Reissuance of Card Fee also applies.
Request Secondary Account	\$0.00	Request an additional account for family or dependents.
Transfer Funds to Secondary Account	\$0.00	Transfer of funds to Secondary Account.
Money Network Check Stock Order	\$0.00	Shipped 7-10 business days after order placed. Up to 30 checks per order.
<b>Additional Disclosures</b>		
Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to MetaBank®, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event No overdraft/credit feature.		
Contact Customer Service by calling 888-913-0900, by mail at 5565 Glenridge Connector N.E., Mail Stop GH-52, Atlanta, GA 30342, or visit <a href="http://moneynetwork.com">moneynetwork.com</a> .		
For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> . If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <a href="http://cfpb.gov/complaint">cfpb.gov/complaint</a> .		
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**Single Load Prepaid Cards:**

Expiration and Fees	
<p><b>Expiration:</b> This card will expire at the end of the month identified in the "Valid Thru" date on the front of the Card (Expiration Date). The funds on this card will not be available to you after the Expiration Date; you should use the funds prior to the Expiration Date.</p>	
<p><b>Fees:</b> You may use this Card to access the services and complete the transaction types shown below, expect transactions with Not Available in the fee column are not available for this Card. When you initiate a transaction or use a service, we reduce the value available to your Card by the amount of the applicable fee shown below.</p>	
Signature purchase at U.S. POS (point of sale terminal)	\$0.00 per transaction
Debit purchase using PIN at U.S. POS	\$0.25 per transaction
Decline debit purchase using PIN at U.S. POS	\$0.25 per transaction
Debit return using PIN at U.S. POS	\$0.25 per transaction
Automated Teller Machine (ATM) Transactions	Not Available
Cash Withdrawal Fee	\$5.00 per transaction
(Also known as an over the counter bank branch withdrawal; bank may also charge a fee.)	
Balance Inquiry (via website)	\$0.00
Transaction History (via website)	\$0.00
Customer Service Fee – Automated Voice Response (Telephone)	\$0.00 per call
Customer Service Fee – Live Agent (Telephone)	\$2.00 per call
Printer Paper Statement Fee	\$2.00 per month
(On request, statement provided monthly via U.S. Mail.)	
Reissuance of lost/stolen card	\$6.00 per Card
(Shipped via U.S. Mail 7-10 business days after order placed. This fee is charged each time we replace your Card, except the first replacement Card is provided at no charge. See Section 3 and 5 for additional information.)	
Priority Shipping Fee	\$13.00
(Additional fee to ship replacement Card 4-7 days after order placed. Reissuance of Card fee also applies.)	

**14 CardConnect Terminal\***

Manufacturer	Model	Purchase
Ingenico	lane 3000	\$450.00
Ingenico	lane 5000	\$460.00
Ingenico	lane 8000	\$775.00
Ingenico	link 2500	\$345.00
Ingenico	desk 3500	\$220.00
Ingenico	desk 5000	\$350.00
Ingenico	ipp315	\$215.00
Ingenico	touch 250	\$595.00
Ingenico	ipp 320	\$360.00
Ingenico	ipp 350	\$390.00
Ingenico	ismp4 with scan	\$640.00
ID Tech	vp3300	\$110.00
ID Tech	Augusta	\$190.00
ID Tech	SREDKey	\$200.00
ID Tech	5600 (kiosk ready terminal)	\$400.00

\* Includes leading Point to Point Encryption security measures, plug-and-play ready and Europay, Mastercard and Visa (EMV) enabled.