AMENDMENT NUMBER 3
TO THE
AGREEMENT FOR BANKING SERVICES
AND
AMENDMENT NUMBER 1
TO THE
AUTOMATED TELLER MACHINE LICENSE AGREEMENTS
BETWEEN
THE REGENTS OF THE UNIVERSITY OF MICHIGAN
AND
THE HUNTINGTON NATIONAL BANK

This AMENDMENT NUMBER 3 TO THE AGREEMENT FOR BANKING SERVICES and AMENDMENT NUMBER 1 TO THE AUTOMATED TELLER MACHINE LICENSE AGREEMENTS ("Amendment") is made between THE REGENTS OF THE UNIVERSITY OF MICHIGAN ("University"), a Michigan Constitutional Corporation, Ann Arbor, Michigan, and THE HUNTINGTON NATIONAL BANK ("Bank").

The effective date for this Amendment is December 1, 2025.

University and Bank previously entered into an AGREEMENT FOR BANKING SERVICES, binding on the parties as of September 6, 2024, as amended on November 1, 2024 and November 15, 2024 (the "Original Agreement") and the following agreements pertaining to ATMs operated by Bank (each an "Automated Teller Machine License Agreement" and collectively, the "Automated Teller Machine License Agreements"):

(i) an AUTOMATED TELLER MACHINE LICENSE AGREEMENT, binding on the parties as of December 10, 2024 and amended on September 5, 2025, for the ATM(s) located at 530 S. State Street, Ann Arbor, MI 48109;

(ii) an AUTOMATED TELLER MACHINE LICENSE AGREEMENT, binding on the parties as of December 10, 2024 and amended on September 5, 2025, for the ATM(s) located at 2101 Bonisteel Boulevard, Ann Arbor, MI 48109;

(iii) an AUTOMATED TELLER MACHINE LICENSE AGREEMENT, binding on the parties as of December 10, 2024 and amended on September 5, 2025, for the ATM(s) located at 1540 E. Hospital Drive, Ann Arbor, MI 48109;

(iv) an AUTOMATED TELLER MACHINE LICENSE AGREEMENT, binding on the parties as of December 11, 2024 and amended on September 5, 2025, for the ATM(s) located at 1515 Hospital Drive, Ann Arbor, MI 48109;

(v) an AUTOMATED TELLER MACHINE LICENSE AGREEMENT, binding on the parties as of March 19, 2025, for the ATM(s) located at 1500 E. Medical Center, Ann Arbor, MI 48109; and

(vi) an AUTOMATED TELLER MACHINE LICENSE AGREEMENT, binding on the parties as of October 14, 2025, for the ATM(s) located at 1315 E. Ann Street, Ann Arbor, MI 48109.

In accordance with Section 16.6 of the Original Agreement and Section 16(*l*) of each Automated Teller Machine License Agreement, the parties desire to amend the Original Agreement and each Automated Teller Machine License Agreement, as described below.

1.0 Section 2.0 of the Original Agreement is hereby replaced in its entirety with the following:

Term. The initial term of this Agreement will begin on September 6, 2024 (the "Effective Date") and end on June 30, 2031 (the "Initial Term"). At the end of the Initial Term, this Agreement will be evaluated. If the parties agree that it is a mutually beneficial relationship, the Agreement may be extended in writing for additional one-year terms. Time is of the essence in this Agreement.

2.0 Exhibit B of the Original Agreement is hereby replaced in its entirety with Exhibit B, attached hereto, which is hereby incorporated into the Original Agreement and made a part thereof.

3.0 Section 3 of each Automated Teller Machine License Agreement is hereby replaced in its entirety with the following:

Term. This Agreement shall be coterminous with the Agreement for Banking Services Between The Regents of the University of Michigan and The Huntington National Bank, dated September 6, 2024, with an Initial Term ending June 30, 2031 (the "Master Agreement"), which is incorporated herein by this reference and the provision of which shall supersede the provision of this Agreement in the event of any inconsistencies.

4.0 All terms, conditions, and provisions of the Original Agreement and the Automated Teller Machine License Agreements, unless specifically amended by this Amendment shall remain unchanged. Any capitalized terms used in this Amendment and not otherwise defined in this Amendment will have the same meaning assigned to them in the Original Agreement and the Automated Teller Machine License Agreements.

5.0 In the event of any conflict between the language of this Amendment and the Original Agreement or the Automated Teller Machine License Agreements, the language of this Amendment shall control.

6.0 The Amendment may be executed in several originals, which together constitute but one and the same Amendment. The parties agree that a signature affixed to any one of the originals and delivered by facsimile shall be valid, binding, and enforceable.

[*Signatures on following page*]

This Amendment becomes binding when signed by both parties:

FOR THE REGENTS OF THE UNIVERSITY OF MICHIGAN

By: W. Drew Smith

Printed Name: **W. Drew Smith**

Title: **Interim Vice President for Finance**

Date of Signature: **12/29/2025**

FOR THE HUNTINGTON NATIONAL BANK

By: Shawn Lough

Printed Name: Shawn Lough

Title: Director of Retail Banking - Consumer and Regional Bank - Huntington National Bank

Date of Signature: 1/7/2026

EXHIBIT B

FINANCIAL ARRANGEMENT

The Bank will pay University for use of the University Marks and opportunities to market Services at University events and to Constituents under this Agreement as follows:

1.0 Initial Payment. Bank will pay one million two hundred and fifty thousand dollars ($1,250,000.00) to University within thirty (30) days of execution of this Agreement (the "Initial Payment").

2.0 Annual Payments. Bank will pay University the following amounts with respect to the Initial Term:

(i) One hundred and twenty-five thousand dollars ($125,000.00) within thirty (30) days after the end of the first annual period; and

(ii) One hundred and seventy-five thousand dollars ($175,000.00) within thirty (30) days after the end of each of the next five (5) annual periods.

Total annual payments with respect to the Initial Term shall equal one million, one hundred and seventy-five thousand dollars ($1,175,000). The first annual period shall begin upon the Effective Date of this Agreement and end on June 30, 2025. Each of the subsequent annual periods begins on July 1 and ends on June 30 of the following year. Bank's obligation to make the final annual payment shall survive after the expiration of this Agreement unless there is an early termination of this Agreement. If this Agreement is renewed in accordance with Section 2.0 of the Agreement, then Bank shall continue making an annual payment of $175,000.00 within thirty (30) days after the end of each one-year renewal term.