

FIRST AMENDMENT TO THE UNIVERSITY BANKING SERVICES AGREEMENT

This First Amendment to the University Banking Services Agreement, ("First Amendment"), is entered into this 30th day of June, 2026, ("First Amendment Effective Date"), by and between Miami University, an institution of higher education organized and operated under the laws of the State of Ohio, having offices at 501 E. High Street, Oxford, OH 45056, ("University") and PNC Bank, National Association, a national banking association, with its principal office at 300 Fifth Avenue, Pittsburgh, Pennsylvania 15222 ("PNC Bank"). All capitalized terms used in this First Amendment shall have the meaning given them in the Agreement unless the context hereof clearly requires otherwise.

WHEREAS, University and PNC Bank entered into a University Banking Services Agreement dated January 1, 2024, (the "Agreement"); and

WHEREAS, the Parties wish to provide for the extension of the Term of the Agreement, to allow the University time to evaluate an agreement for continued banking services, and further desire to amend the Agreement to reflect those changes.

Now therefore, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged the Parties hereto agree as follows:

- 1. Section 2 of the Agreement is hereby deleted in its entirety and replace in its entirety with the following:

"This Agreement shall commence on the Effective Date and shall continue through at least June 30, 2027, until terminated in accordance with the provisions hereof. After December 31, 2026, either party may give six (6) months' written notice of termination."

- 2. Except as modified by this First Amendment, the Agreement and all covenants, amendments, terms and conditions thereof shall remain in full force and effect and are hereby in all respects ratified and confirmed.

IN WITNESS WHEREOF, intending to be legally bound, each party hereto has caused its duly authorized representative to execute this First Amendment on its behalf, as of the First Amendment Effective Date.

PNC Bank, National Association
("PNC Bank")

By: Nichole L Hagan

Name: Nichole L. Hagan

Title: Senior Vice President, University Banking Sales Leader

Date: 6/30/2026

Miami University
("University")

By: David K Creamer

Name: David K. Creamer

Title: SVP for Finance & Business Services

Date: June 30, 2026