CREDIT CARD AFFINITY PROGRAM AND TRADEMARK LICENSE AGREEMENT

by and between

ELMHURST COLLEGE ALUMNI ASSOCIATION

and

U.S. BANK NATIONAL ASSOCIATION ND

made and entered into as of August 25, 2004

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CREDIT CARD AFFINITY PROGRAM AND TRADEMARK LICENSE AGREEMENT

This Credit Card Affinity Program and Trademark License Agreement ("Agreement") is made and entered into as of October 1, 2004 (the "Effective Date") by and between the Elmhurst College Alumni Association, [a 501(c) (3) corporation] ("Organization") having its principal place of business at 190 Prospect Avenue, Elmhurst, IL 60126 and U.S. Bank National Association ND, a national banking association ("Bank") doing business at 4325 17th Avenue SW, Fargo, North Dakota 58103.

RECITALS

WHEREAS, Bank is a wholly owned subsidiary of U.S. Bancorp, is a member of Visa, U.S.A., Inc., and MasterCard International, Inc. and issues Visa and MasterCard branded credit cards, charge cards, debit cards (Visa only), stored value cards and other banking cards;

WHEREAS, Organization is the owner of certain trademarks, service marks, stylized marks and logos and applications thereto ("Licensed Marks," as defined below);

WHEREAS, Bank wishes to obtain a license from Organization to use the Licensed Marks in connection with the creation, manufacture, advertising, and issuance of credit cards by Bank featuring the Licensed Marks pursuant to this Agreement;

WHEREAS, Organization has agreed to license to Bank the Licensed Marks for such purposes, subject to certain restrictions and quality control standards set forth herein; and

WHEREAS, Bank is willing to issue such credit cards and perform related services to support this program, pursuant to the terms and conditions set forth in this Agreement.

AGREEMENT

NOW, THEREFORE, in consideration of the foregoing recitals, the mutual promises and covenants hereinafter set forth, and payments provided for in this Agreement, the parties agree as follows:

1. DEFINITIONS.

For the purposes of this Agreement and except as otherwise specifically set forth herein, the following terms shall be defined as hereinafter set forth:

1.1 "Affiliate" shall mean (a) with respect to Organization, any person or entity that directly or indirectly Controls, is Controlled by, or is under common Control with Organization, and (b) with respect to Bank, any person or entity that directly or indirectly Controls, is Controlled by, or is under common Control with Bank, as of the date hereof or hereafter.

1.2 "Application Page" shall have the meaning set forth in Section 2.4.2 below.

1.3 "Associated Account" shall mean a deposit account established by Bank's Affiliate, U.S. Bank National Association in the name of a Debit Cardholder which shall be subject to debit to satisfy the amount of any purchases made through use of a Debit Card, which account may be a new deposit account with U.S. Bank National Association or an existing deposit account with respect to which there previously was not associated debit card or with respect to which there was an associated debit card that did not bear the Licensed Marks.

1.4 "Bank Sourced Programs" or "BSP" shall mean any marketing channel for which Bank funds the marketing cost, which channel is not included in Schedule D.

1.5 "Bank Trademarks" shall mean the names "US Bank" and "US Bancorp" and the US Bank and shield design, U.S. Trademark Registration No. 2,247,139, registered on May 25, 1999, which are owned by U.S. Bancorp, as well as any other trademark or service marks owned by U.S. Bancorp and/or one or more of its Subsidiaries that include the terms "US Bank" ("UBANK, "US," or "U") or "US Bancorp."

1.6 "Bank Representatives" shall have the meaning set forth in Section 9.3 below.

1.7 "Bank Website" shall mean the internet web site maintained by Bank for the purpose of promoting its products and services.

1.8 "Business Day" shall mean any day (other than a Saturday, Sunday or legal holiday in Minnesota or North Dakota) on which national banks are permitted to be open in Minnesota and North Dakota.

1.9 "Cardholder " shall mean a person who requests and receives the Organization Card.

1.10 "Cirrus Service Marks" shall mean the service marks "Cirrus" and a certain half-circular design, all of which are owned by Cirrus System, Inc.

1.11 "Confidential Information" shall have the meaning set forth in Section 9 below.

1.12 "Control" shall mean (a) with respect to Bank, and Organization if it is a for profit entity, the possession, direct or indirect, of the power to vote 50% or more of the securities or other ownership interests that have ordinary voting power for the election of directors or other persons performing similar functions of any entity, or to direct or cause the direction of the management and policies of such entity, whether through ownership of voting securities or by contract or otherwise and (b) with respect to Organization if it is a non-profit entity, the power to direct the management and policies of Organization.

1.13 "Credit Card Account" shall mean a revolving line of credit extended by Bank to an Eligible Member accessed by use of an Organization Card.

1.14 "Debit Card" shall mean a Visa or MasterCard branded debit card issued by Bank's Affiliate, U.S. Bank National Association, to an "eligible" Debit Card applicant that is specifically related to an Associated Account and bears the Licensed Marks and Bank Marks.

1.15 "Debit Cardholder" shall mean a person who holds a Debit Card.

1.16 "Effective Date" shall mean the date first written above.

1.17 "Eligible Member" shall mean a member who requests an Organization Card from Bank and meets Bank's credit granting criteria.

1.18 "Footprint States" shall mean the states in which U.S. Bank National Association has a retail bank presence from time to time during the term of this Agreement and, as of the date of this Agreement, include Arizona, Arkansas, California, Colorado, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Minnesota, Missouri, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Tennessee, Utah, Washington, Wisconsin, and Wyoming.

1.19 "Incremental Royalties" shall mean compensation earned by Organization on account of an OSP.

1.20 "Licensed Marks" shall mean the trademarks, service marks, stylized marks, photographs, and logos of Organization as listed on Exhibit A attached hereto, as amended by the parties from time to time, and any and all applications and registrations related thereto.

1.21 "Mailing Lists" shall mean the list of names, addresses and telephone numbers of Members provided by Organization to Bank from time to time in the format specified by Bank.

1.22 "MasterCard Service Marks" shall mean the mark "MasterCard", the intertwined circle design and all other service marks owned by MasterCard International Inc.

1.23 "Members" shall mean members, donors, or associates of Organization.

1.24 "National Associations" shall mean, as applicable, Visa U.S.A., Inc.; Visa International, Inc.; Plus System, Inc.; MasterCard International Inc. and Cirrus System, Inc.

1.25 "Net Retail Sales Volume" shall mean the dollar amount of purchases made by Cardholders by charge to a Credit Card Account during any statement period minus the dollar amount of all chargebacks, refunds, purchase returns and credits (other than payment credits) to the Credit Card Accounts for such Cardholders made during that

statement period. Net Retail Sales Volume does not include cash advances, quasi-cash advances, convenience checks or balance transfers made by Cardholders using Organization Cards.

1.26 "Organization Card" or "Card" shall mean Visa and/or MasterCard branded credit cards bearing Licensed Marks and Bank Trademarks that are issued to Eligible Members under this Program.

1.27 "Organization Card Program" or this "Program" shall mean the program, pursuant to the terms of this Agreement, whereunder Bank issues Organization Cards to Eligible Members and administers the Credit Card Accounts.

1.28 "Organization Representatives" shall have the meaning set forth in Section 9.2, below.

1.29 "Organization Sourced Program" or "OSP" shall mean marketing by the Organization conducted for the solicitation of the Program as described in Section 2.6.

1.30 "Organization Website" shall mean the internet web site maintained by or on behalf of Organization for the purpose of promoting the Organization.

1.31 "PLUS SYSTEM Trademark" or "PLUS SYSTEM Mark" shall mean the service marks "PLUS SYSTEM" and a certain diamond design, all of which are owned by Visa International, Inc.

1.32 "Prior Approval" shall mean the prior written approval of a party, which shall not be unreasonably withheld or delayed and shall be deemed given if the party fails to disapprove or otherwise respond to a written request for approval from the other party within ten (10) Business Days following the date when such written request was made. For purposes of this definition, written requests and responses may be made by e-mail; provided, that any party relying on e-mail use shall retain records of such use.

1.33 "Program Launch" shall mean the issuance by Bank of the first Organization Card under the Program.

1.34 "Requirements of Law" shall mean with respect to any party hereto, any law, ordinance, statute, treaty, rule, judgment, regulation or other determination or finding of or agreement with any arbitrator, court or other governmental authority applicable to or binding upon such party or to which such party is subject, whether federal, state, county, local or otherwise (including, without limitation, usury laws, the Federal Truth-In-Lending Act, the Fair Debt Collection Practices Act, the Federal Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Bank Secrecy Act, the Electronic Funds Transfer Act, the National Bank Act, the Gramm-Leach-Bliley Act, the USA PATRIOT Act, the Sarbanes-Oxley Act, and Regulations B, E, P and Z of the Board of Governors of the Federal Reserve System).

1.35 "Reward Credit Card Account" shall have the meaning set forth in Schedule A.

1.36 "Royalties" shall mean the income earned by Organization for Bank's use of the Licensed Marks.

1.37 "Solicitation" shall mean any advertisement, letter, flyer or other written correspondence promoting Organization Cards.

1.38 "Total Royalties" shall mean Royalties and Incremental Royalties.

1.39 "Visa Service Marks" shall mean the mark "Visa", the Bands Design and all other service marks owned by Visa U.S.A., Inc. or Visa International, Inc.

1.40 "Wind-Down Period" shall mean the period of six (6) months following the termination of this Agreement during which time Bank closes down the Program.

Other terms defined herein shall have the meanings set forth in the contexts of use.

2. RESPONSIBILITIES WITH RESPECT TO THE PROGRAM.

2.1 Card Issuance.

2.1.1 Beginning on the Program Launch date and thereafter until termination of this Agreement, Bank shall offer Organization Cards to Eligible Members by means of Organization Card applications to be distributed as set forth in Schedule D.

2.1.2 Upon receipt by Bank of a properly completed Organization Card application requesting the issuance of an Organization Card, Bank will review and process such application in accordance with its customary procedures for credit card applications and established, customary and consistently applied credit and other criteria for its credit card accounts and Requirements of Law, and for any such application that meets such criteria, Bank will establish a Credit Card Account and issue an Organization Card.

2.1.3 Bank shall offer Organization Cards to Members at Bank's standard pricing which is set forth on the applications for credit. Bank may change from time to time the initial pricing (including fees) charged by Bank with respect to Organization Cards and Credit Card Accounts at Bank's sole discretion.

2.1.4 Bank may, in its sole discretion, undertake periodic reviews of Cardholders and their Credit Card Accounts to manage risks associated with fraudulent card use and other Credit Card Account activity that has the potential of exposing Bank to financial loss. Such periodic reviews may include Bank's review of a Cardholder's credit behavior. Bank reserves the right to take any necessary actions to stop fraudulent activity on any Credit Card Account or otherwise to minimize any financial loss to the Bank.

2.2 Design and Manufacture of Cards.

2.2.1 Bank will purchase plastic stock and be responsible for ordering, embossing, encoding and delivering the Organization Cards using a design created and owned (excluding Licensed Marks) by Bank. Each Organization Card will be customized to Organization and shall bear Licensed Marks, Bank Trademarks and the trademarks of the appropriate National Associations in accordance with Section 3.3.2 hereof. Organization shall have the right to review and provide Prior Approval for the type and size of Licensed Marks to be used on the Cards.

2.2.2 Subject to Section 2.2.3, Bank shall bear the expense of manufacturing the Organization Cards issued to Cardholders.

2.2.3 Organization shall bear all costs and expenses related to any re-design of Organization Cards requested by it, unless both Bank and Organization agree in writing that a re-design is necessary, or the card re-design involves the addition of Bank or Visa trademarks, in which case Bank shall bear the expense of any additional manufacturing or printing costs. Bank will issue re-designed Organization Cards to new Cardholders, and to existing Cardholders upon any card reissuance or replacement occurring in the ordinary course; provided, that, Bank may exhaust its existing stock of plastic unless Organization pays for new plastic prior thereto.

2.3 Design of Statements and Card Carriers.

2.3.1 Bank will design the Credit Card Account statements and card carriers, subject to Requirements of Law and the regulations of applicable National Associations. Bank shall be clearly identified as the issuer of the Organization Card on each such statement and card carrier. Each Credit Card Account statement and card carrier shall bear the Bank Trademarks and the trademarks of the appropriate National Associations. Organization shall have the right to review and provide Prior Approval of the appearance thereof, including the type and size of Licensed Marks to be used thereon.

2.3.2 Bank shall bear all costs and expenses for the design, printing and production of monthly Credit Card Account statements and card carriers.

2.4 Solicitations.

2.4.1 Organization shall not be required to provide any services, such as marketing or promotional services, in connection with the program other than licensing its Licensed Marks to the Bank. Bank agrees to provide, at no cost to Organization, a customized marketing plan for the Program, and Bank shall perform the Solicitation activities listed below with respect to the Program. Organization shall have the right to review and provide Prior Approval of all Solicitations listed below.

2.4.1.1 Bank shall provide to Organization, on an as-needed basis, standard Program take-one credit card applications. Bank shall also

develop, create and mail direct mail solicitations to mail to the Mailing List. All take-one Credit Card applications and direct mail solicitations will contain Bank Marks and Licensed Marks. Take-one credit card applications provided hereunder will be provided by Bank in quantities at its sole discretion.

2.4.1.2 Bank shall engage in pre-approval and invitation-to-apply mailings for the Organization Card, which mailings shall contain Licensed Marks. The mailings will be sent to the Mailing List provided to the Bank by Organization, provided that the Mailing List contains a minimum of twenty-two thousand (22,000) names with addresses. Organization shall update the Mailing List prior to each mailing and remove inaccurate names and addresses from such list. To the extent that Requirements of Law require that Organization maintain a list of Members who do not wish to receive mailings (a "Do Not Solicit List"), Organization will ensure that any Mailing List provided to Bank will not include Members' names that also appear on the Do Not Solicit List.

2.4.1.3 Bank may engage in out-bound telemarketing with Organization consent, provided, however, that Organization shall have a right to review or approve materials used by Bank in such telemarketing efforts. Any telemarketing conducted for the Program shall comply with applicable Requirements of Law.

2.4.2 Bank shall create, host and maintain separate web page advertising and promoting the Organization Card within the Bank Website ("Application Page") subject to the following conditions and requirements:

2.4.2.1 The web site shall be co-branded with Bank Trademarks and the Licensed Marks. The Application Page shall contain an electronic on-line application for the Organization Card. Such on-line application shall be consistent with the standards of Bank's other on-line credit card application software concerning technology, ease of use by consumers and security, and shall at all times be in compliance with all Requirements of Law. Bank shall ensure that the information provided on the Application Page is accurate in all material respects.

2.4.2.2 If Organization has an Organization Website, Bank shall provide to Organization a unique URL (a "Link") which may be used on the Organization Website to go to the Application Page. Bank shall not be liable to Organization for errors related to the Link provided that Bank has provided the correct URL.

2.4.2.3 Organization shall be responsible for adding to the Organization Website any disclosure notice(s), which may take the form of an additional page, alerting the user that s/he is leaving the

Organization Website and entering a non-Organization Website when the user clicks on the Link to enter the Application Page.

2.5 Bank Operational Responsibilities. Bank shall administer and be solely responsible for all operational aspects of the Program, including without limitation, plastic issuance, statement rendering, Member and Cardholder telephone inquiries, charge-back processing, computer processing and collections. Organization shall have no liability or responsibility therefor. Organization shall not be required to provide any administrative, marketing, promotional, or any other types of services in connection with this Agreement. All Royalties described herein are owed to Organization strictly by reason of the license of the Licensed Marks to Bank, as provided herein. Any services referred to herein explicitly or by implication shall be performed by Bank at its sole expense. Bank shall cause the Program to comply with all applicable Requirements of Law in all material respects. Bank has all necessary approvals, permits, licenses and other authorizations to carry out its duties under this Agreement and no governmental approvals are required.

2.6 Organization Sourced Programs. Organization Sourced Programs shall include all available marketing and Solicitation channels identifiable as being in the control of Organization. Organization shall not be required to participate in such channels, but to the extent that any Solicitation can be attributed to an OSP, Organization shall receive the applicable compensation as set forth in Schedule B.

2.6.1 Bank shall design Solicitations for all OSPs. All Solicitations shall be coded by Bank for tracking purposes. Bank shall determine, in its sole discretion, which Credit Card Accounts were opened as a result of OSP efforts and initiatives.

2.6.2 Bank shall have all approval and control of the scope, timing and information of all OSPs.

2.6.3 The Organization will comply with Bank's policies, guidelines and Requirements of Law regarding the OSPs. Without limitation, in connection with any OSPs, neither Organization nor any of its representatives shall represent to any Member that a Credit Card Account will be opened as a result of any application by such Member, and Organization shall not select which Member(s) shall receive or otherwise be solicited to receive an application for a Credit Card Account based upon any method or rationale which may be discriminatory.

2.7 Bank Sourced Programs. Bank Sourced Programs shall include all available Solicitation channels identifiable as being in the control of Bank. To the extent that any Solicitation is attributed to a BSP, Organization shall receive the applicable compensation set forth in Schedule B.

2.7.1 Bank shall design Solicitations for all BSPs. All Solicitations shall be coded by Bank for tracking purposes. Bank shall determine, in its sole

discretion, which Credit Card Accounts were opened as a result of BSP efforts and initiatives.

2.7.2 Bank shall have all approval and control of the scope, timing and information of all BSPs.

2.7.3 Bank will comply with its policies, guidelines and Requirements of Law regarding the BSPs.

2.8 Program and Card Policies and Attributes. Bank shall have full responsibility for and shall control all policies, activities and decisions with respect to all Organization Cards and Credit Card Accounts, such as card issuance and cancellation, debt collection, and issuance of personal identification numbers.

3. ORGANIZATION LICENSES.

3.1 License Grant. Subject to the terms and conditions of this Agreement, Organization hereby grants to Bank a non-exclusive, nontransferable license to use the Licensed Marks solely in connection with the Program in the United States. Subject to Organization's Prior Approval, Bank may sublicense the foregoing rights only to sublicensees who will use the Licensed Marks on Bank's behalf with respect to the Program. For any sublicense to be valid, sublicensees must agree in writing to be bound by the terms and conditions of this Agreement, and Organization shall be an express third party beneficiary of any such writing.

3.2 Reservation of Rights. Bank acknowledges that Organization has represented to it, and Organization warrants, that Organization is the sole owner of all right, title and interest in and to the Licensed Marks. Bank acknowledges that it has not acquired, and shall not acquire, any right, title or interest in or to the Licensed Marks except the limited right to use such Licensed Marks as expressly set forth in this Agreement. All use of the Licensed Marks by Bank, and all goodwill associated with such use, shall inure to the benefit of Organization. All rights of Organization in and to the Licensed Marks not expressly granted under Section 3.1 are reserved by Organization. Bank expressly acknowledges and agrees that, notwithstanding anything to the contrary in this Agreement, all use by Organization of the Licensed Marks prior to the execution of this Agreement, if any, was for the sole benefit of Organization. Should any right, title, interest or other ownership in the Licensed Marks become vested in Bank by operation of law, this Agreement or otherwise, Bank agrees to assign, and hereby assigns, all such right, title, interest and other ownership to Organization free of additional consideration. Bank shall provide and execute all documents necessary to effectuate and record such assignment to Organization.

3.3 Restrictions. All use of the Licensed Marks as permitted herein shall be subject to the following restrictions:

3.3.1 Bank shall not create, nor shall it permit third parties to create a unitary composite mark involving the Licensed Marks or use the Licensed Marks (a) as a portion or in combination with any other trademarks, service marks or

logos; (b) as all or part of a corporate name, trade name or any other designation used by Bank to identify its products, services or business, or (c) for any other purpose other than as expressly permitted herein. Both during and after the term of this Agreement, neither Bank nor any parent, subsidiary, or Affiliate of Bank shall use any name, trademark, service mark, trade name, trade dress or logo which is confusingly similar or identical to any of the Licensed Marks. Nothing herein shall prevent Bank from using or affixing other trademarks to the Organization Cards or marketing materials related to the Program as long as such usage is not inconsistent with the requirements of this Section 3.3.2; provided, however that, in no event shall any such other trademark be of greater prominence than the Licensed Marks, other than Bank Trademarks, PLUS SYSTEM Trademark, Visa Service Marks, MasterCard Service Marks, or Cirrus Service Marks.

3.3.2 Bank shall not, directly, indirectly or otherwise: (a) facilitate activities which jeopardize, dilute or otherwise adversely affect the Licensed Marks; or (b) attack, dispute or challenge (nor aid or encourage others to do so) Organization's right, title and interest in and to the Licensed Marks, or the validity of the Licensed Marks.

3.3.3 Organization shall have no right, title, or interest in and shall not use the company name, logos or trademarks of any Visa Service Marks, PLUS SYSTEM Marks, Cirrus Service Marks or MasterCard Service Marks without specific prior written consent. Upon request by Organization, Bank shall attempt to obtain such consents and provide Prior Approval to Organization.

3.4 Notice. In connection with the use of the Licensed Marks, Bank will for each page or product surface on which a Licensed Mark is used, mark the use of the Licensed Marks with the appropriate trademark symbol in accordance with applicable law (e.g., "TM", ®, or "SM") or as instructed by Organization in writing from time to time.

3.5 Quality Control. All use of the Licensed Marks as permitted herein, shall comply with the following quality control standards:

3.5.1 Guidelines. Use of the Licensed Marks hereunder shall be in accordance with the provisions of this Section 3, and Organization's then-current guidelines, as may be provided to Bank and updated from time to time by Organization. Bank shall not reproduce or use the Licensed Marks in any manner whatsoever other than as expressly authorized by this Agreement.

3.5.2 Quality Control. Bank represents and warrants that all use of the Licensed Marks as permitted herein shall (a) be in accordance with Requirements of Law in the applicable jurisdictions; (b) conform to at least the standards of quality currently prevailing in Bank's goods and services; (c) not be offensive, disparaging or misleading as to the origin or quality of the Organization Cards or the marketing materials related to the Program; and (d) be consistent with the

general advertising practices in the industry. Bank shall not engage directly, indirectly or otherwise, in any practice or other activity that is or is likely to be detrimental to the goodwill associated with the Licensed Marks or the goodwill or reputation of the Organization or its services or products, or that constitutes a deceptive trade practice or unfair competition or that violates any applicable fair trade laws, privacy protections or advertising rules and regulations or that would disparage the Licensed Marks.

4. ROYALTIES.

4.1 During the term of this Agreement, Bank agrees to pay to Organization Royalties and Incremental Royalties according to the terms listed in Schedule B hereto.

4.2 For purposes of this Agreement, Bank shall pay all Royalties and Incremental Royalties within thirty (30) Business Days after the end of each calendar month in which such Royalties and Incremental Royalties are earned, except as otherwise provided in Schedule C hereto.

4.3 Bank shall deliver to Organization each month a report indicating the total Net Retail Sales Volume, newly activated Credit Card Accounts and renewal Credit Card Accounts for such month relating to the Program and setting forth Organization's Total Royalties thereof as calculated in accordance with Sections 4.1 and 4.2.

5. TERM AND TERMINATION.

5.1 Initial Term and Renewal Terms. This Agreement shall remain in full force and effect from the Effective Date and shall continue in full force and effect for five(5) years from the Effective Date unless terminated earlier as provided in this Agreement. Subject to termination as provided in this Agreement, and subject to the circumstances set forth in Schedule C as they relate to automatic renewal of the Agreement, this Agreement shall automatically renew for up to two (2) additional one year terms following the initial term and each renewal term, unless one party, if in compliance with its obligations under this Agreement or excused from compliance hereunder, and subject to the terms of Prepayment set forth in Schedule C, gives written notice of non-renewal to the other party three (3) months prior to the end of the initial term or the renewal term, as the case may be.

5.2 Termination for Cause. Either party may terminate this Agreement and the licenses granted herein (reserving cumulatively all other remedies and rights under this Agreement and in law and in equity) in the event of a material breach of this Agreement by the other party, by giving the breaching party ninety (90) days' written notice thereof; provided, however, that any such termination shall not be effective if the breach has been cured prior to the expiration of said ninety (90) days.

5.3 Effect of Termination. Upon termination of this Agreement, all rights and licenses granted hereunder shall immediately terminate, except that Sections 3.2, 5.3, 7, 8 and 9 shall survive termination. Upon termination of this Agreement and during the Wind-Down Period, Bank shall have no obligation to compensate Organization

hereunder and Organization shall be entitled to no further compensation from Bank hereunder, except for unpaid Royalties and unpaid Incremental Royalties earned prior to such termination as set forth in Section 4.1 above. Upon termination of this Agreement, Bank shall immediately cease all use and display of the Licensed Marks, provided that if Bank is not in breach of this Agreement and is properly using the Licensed Marks pursuant to Organization's quality control standards and guidelines, Bank shall have a limited right to use any Organization Cards or marketing materials related to this Program manufactured prior to the termination of this Agreement for the Wind-Down Period. Notwithstanding the foregoing, Organization understands and agrees that Bank shall have no obligation to replace any Organization Cards (which contain the Licensed Marks) that were issued to Cardholders prior to the termination date prior to the natural expiration date of such cards, except for any Organization Cards that are replaced prior to their natural expiration date due to lost/stolen reason or unless Bank otherwise chooses to replace all such cards. Following termination of this Agreement, Bank shall not continue to market or accept applications for the Organization Card. Upon termination of this Agreement, Bank shall retain all right, title and interest in all Credit Card Accounts and Organization Cards and in all Cardholder names, addresses, telephone numbers and other Cardholder and Credit Card Account identifying information. Without limitation of the foregoing, upon and following termination of this Agreement Bank shall have the right to solicit any Cardholder or convert any Organization Card and related Credit Card Account to any other card or account issued by Bank or any Affiliate of Bank, and to exercise all rights of ownership with respect thereto, subject to applicable law; provided that Bank shall immediately cease use of all Mailing Lists and shall immediately return such lists to Organization. Bank shall have no obligation to assign new account numbers to replacement Cards.

6. EXCLUSIVITY; DEBIT CARDS.

6.1 Exclusivity. Organization agrees that, during the term of this Agreement, Organization shall not be a party to any agreement not in effect as of the date of this Agreement with any issuer of credit cards for the purpose of issuing credit cards or the functional equivalent to Members or opening related credit card accounts, which credit cards bear the Licensed Marks or credit card accounts are associated with the Licensed Marks.

6.2 Debit Cards. Organization understands and agrees that Bank also has the ability to issue Debit Cards that are tied to Associated Accounts. Should Organization desire to offer Debit Cards to its Members, Organization grants to Bank an irrevocable right of first refusal to issue such products to Members in the Footprint States. In the event the parties cannot agree upon the terms of such co-branded Debit Card program after good faith negotiations within three (3) months after such proposal is received by Organization, Organization may commence negotiations with another issuer of debit cards for issuance of a co-branded debit card. Prior to Organization's entry into an agreement for issuance of a co-branded debit card by any other issuer ("Other Issuer"), Organization shall provide to Bank in writing, notice of any offer ("Notice of Offer") from any Other Issuer which Notice of Offer shall include a summary of the material terms offered to Organization by such Other Issuer, including, without limitation, compensation to Organization, the rewards structure (if any) and term, certified by a responsible officer of Organization as being true and correct. Organization irrevocably grants to Bank and

its Affiliate U.S. Bank National Association a right of first refusal and the right to match the terms offered by any such Other Issuer as described in the Notice of Offer. Bank shall notify Organization in writing within thirty (30) days after its receipt of Notice of Offer whether it or U.S. Bank National Association accepts the terms so offered or declines. Bank and its Affiliate U.S. Bank National Association shall be deemed to have declined any offer if Bank fails to respond with an acceptance in writing by the end of the applicable thirty-day period. If Bank declines any offer, Organization may proceed with entry into an agreement for issuance of a co-branded debit card. In the event that Bank or U.S. Bank National Association timely accepts the terms so offered, Bank or U.S. Bank National Association and Organization as soon as practicable after U.S. Bank's notice of acceptance to Organization shall enter into an agreement incorporating the terms accepted by Bank or U.S. Bank National Association, which agreement may be in the form of an addendum to this Agreement.

7. INDEMNIFICATION.

7.1 Indemnification Obligations. From and after the date of this Agreement, each party (the "Indemnifying Party") shall indemnify, defend and hold the other party (the "Indemnified Party"), all its corporate parents, subsidiaries and Affiliates and all of its and their employees, subcontractors, agents, officers, directors and shareholders harmless against: (a) any and all out-of-pocket expenses or losses, liabilities, damages, costs or other direct expenses or claims or counterclaims of third persons or entities directly related or attributable to (i) the Indemnifying Party's or its agent's or employee's violation (or act causing the other party to be in violation) of any state or federal law or regulation, or such parties' willful misconduct; (ii) the Indemnifying Party's breach of any covenant or warranty made by the Indemnifying Party in this Agreement; (iii) any material misrepresentation of Indemnifying Party in this Agreement or any material misrepresentation in or omission from any document, certificate or information furnished or to be furnished by Indemnifying Party under this Agreement; and (iv) any products or services offered, provided, manufactured, marketed, distributed, advertised, promoted or issued by or on behalf of Indemnifying Party (including without limitation the Organization Cards) or based upon use of the Licensed Marks by or on behalf of Indemnifying Party; (b) any losses due to any fraudulent activity on the part of any employee or agent of Indemnifying Party; (c) any claims brought by any [Indemnified] Party's customer, Cardholder, employee or other third party based upon Indemnifying Party's failure to make any payment to such customer, Cardholder, employee or other third party; and (d) any and all actions, suits, proceedings, demands, assessments, judgments, costs and expenses, and any reasonable attorneys' fees, consultant's fees or court costs incident to any of the foregoing, except for any loss due to the gross negligence or willful misconduct of the other party or its agents or employees. This Section 7.1 shall not limit the liability of either party for damages for breach of this Agreement.

7.2 Indemnification Procedures. The Indemnified Party will notify the Indemnifying Party in a reasonably prompt manner of any claim that is asserted and each action or suit that is filed or served (any of the foregoing being a "Claim") for which the Indemnified Party is seeking indemnification pursuant to this Section 7. The Indemnifying Party may thereafter assume control of such Claim, provided, that the

Indemnified Party will have the right to participate in the defense or settlement of such Claim. Neither the Indemnifying Party nor the Indemnified Party may settle such Claim or consent to any judgment with respect thereto without the consent of the other party hereto (which consent may not be unreasonably withheld or delayed). The Indemnified Party will provide the Indemnifying Party with a reasonable amount of assistance in connection with defending or settling any such Claim.

8. LIMITATION OF WARRANTY AND LIABILITY.

8.1 In no event shall either party or any of its directors, officers, employees, licensors, suppliers or other representatives be liable for any indirect, special or consequential damages, or damages for loss of profits, business interruption, loss of goodwill, or otherwise, arising from or relating to this Agreement or the Licensed Marks or Bank Trademarks (as the case may be), even if such party is expressly advised of the possibility of such damages, except in the case of gross negligence or willful misconduct. Notwithstanding anything to the contrary, in no event shall the aggregate liability of either party or any of its directors, officers, employees, licensors, suppliers or other representatives, exceed $100,000. The foregoing limitations of liability and exclusion of certain damages shall apply regardless of the failure of the essential purpose of any remedies available to either party.

8.2 Injunctive Relief. Each party agrees that a breach of its obligations under this Agreement, including, without limitation, its obligations set forth in Sections 3.3 and [9.1] would cause the other party irreparable damage. Accordingly, each party agrees that in the event of such breach or threatened breach, in addition to remedies at law, the party alleging breach shall have the right to injunctive or other equitable relief to prevent the breaching party's violations of its obligations hereunder, and hereby consents to the entry of temporary restraints, a preliminary injunction, a permanent injunction and such other equitable relief as the court may deem appropriate.

9. CONFIDENTIALITY.

9.1 Confidential Information. Except as otherwise provided herein or as may be required by Requirements of Law, in performing its obligations pursuant to this Agreement, each party may have access to or receive disclosure of certain confidential information about or proprietary material of the other party, including, but not limited to: such party's marketing philosophy and objectives, promotions, financial results, technological developments, customer names and addresses and other customer identification information, and other similar confidential and/or proprietary information and materials (hereinafter "Confidential Information").

9.2 Organization Confidentiality Obligation. Except as otherwise provided herein, Organization shall at all times maintain, and cause its agents, officers, subcontractors, employees and Affiliates ("Organization Representatives") to maintain, the confidentiality of all Confidential Information belonging to Bank. Organization shall not sell or otherwise convey any of such Confidential Information to any third person and shall exercise all necessary precautions to prevent access to such Confidential

Information by any third person other than Organization Representatives who have a need to know or who must access such Confidential Information in order for Organization to fulfill its obligations hereunder. Organization shall inform those Organization Representatives of the confidentiality obligations hereunder and require their compliance with such obligations. Organization shall not use such Confidential Information for any purpose whatsoever other than those specifically contemplated herein.

9.3 Bank's Confidentiality Obligation. Except as otherwise provided herein, Bank shall at all times maintain, and cause its agents, employees, subcontractors and Affiliates ("Bank Representatives") to maintain, the confidentiality of all Confidential Information belonging to Organization including but not limited to Organization's Mailing Lists. Bank shall not sell or otherwise convey any of such Confidential Information to any third person and shall exercise all necessary precautions to prevent access to such Confidential Information by any third person other than Bank Representatives who must access such Confidential Information in order for Bank to fulfill its obligations hereunder. Bank shall inform those Bank Representatives of Bank's confidentiality obligations hereunder and require their compliance with such obligations. Bank shall not use such Confidential Information for any purpose whatsoever other than those specifically contemplated herein. This Section 9.3 shall not restrict Bank's right to provide certain Cardholder information to third parties subject to applicable Requirements of Law, notwithstanding that such information may also be included on Mailing Lists.

9.4 Additional Confidentiality Obligations. Except as otherwise provided herein, each party agrees that during the term of this Agreement and thereafter, Confidential Information of the other party is to be used solely in connection with satisfying the receiving party's obligations pursuant to this Agreement, and that the receiving party shall receive such Confidential Information in confidence and not disclose such Confidential Information to any third party, without the written consent of the furnishing party, except that either party may disclose Confidential Information as required by any regulatory agency having jurisdiction over it or during the course of any independent or regulatory audit. The parties may mark documents containing Confidential Information with applicable language or stamps, such as "Confidential." Notwithstanding anything to the contrary in this Agreement, if any party is compelled by applicable law, subpoena or court order to disclose any portion of the other party's Confidential Information, the party so compelled may comply with such law, subpoena or order, provided, that the party so compelled shall timely as practicable, if permitted by Requirements of Law, notify the proprietor of the Confidential Information and reasonably cooperate in any of the proprietor's efforts to maintain the confidentiality of such Confidential Information. All Confidential Information furnished by the parties to each other in connection with this Agreement is the exclusive property of the furnishing party, and, at the request of that party or upon termination of this Agreement, the other party shall promptly return to the furnishing party all such information without copying such information. Without the prior written consent of the other party, neither party shall disclose, furnish, or use in any way whatsoever not specifically contemplated hereunder, and shall take measures to prevent its agents, employees and subcontractors from using,

any Confidential Information to which it becomes privy. Confidential Information does not include (a) information which is now in or hereafter enters the public domain (and is not subject to a confidentiality agreement with the entity obtaining the same) through no action on the part of either party in violation of the terms of this Agreement, (b) information that is independently developed by or for a party, (c) information that is received from a third party (subject to such third party not having violated the terms of any confidentiality agreement), or (d) information that was in the possession of the receiving party prior to the date of this Agreement and not obtained in violation of any confidentiality agreement.

10. WARRANTIES AND REPRESENTATIONS.

Each party to this Agreement warrants and represents to the other as follows: (a) it has the full power and authority to enter into this Agreement and to carry out its obligations hereunder; (b) the individual signing this Agreement on its behalf is duly authorized to do so; (c) the execution and performance of this Agreement by it will not violate its organizational documents or bylaws or any material contract or other instrument to which it is a party or by which it is bound; (d) it has all necessary authority to permit and license use of its trademarks hereunder; and (e) it has all authority to disclose to the other any Confidential Information owned by it that also constitutes personal information of an individual.

11. MISCELLANEOUS.

11.1 Assignment. Neither party shall assign or delegate any of its rights or obligations under this Agreement without the other party's prior written consent, except that Bank may (a) assign or delegate this Agreement and any of its rights or obligations hereunder (which shall have the effect of releasing it from its obligations hereunder) to any Bank affiliate, subsidiary, corporate parent or successor-in-interest which has the authority to operate the Program in the manner operated by Bank under this Agreement without prior notice to or consent of Organization and (b) assign its rights under this Agreement to a purchaser of substantially all the assets of Bank.

11.2 Notices. Any notice or submissions required to be given to either party under this Agreement shall be in writing and deemed given when delivered personally, mailed, first class mail, postage prepaid, or delivered by confirmed electronic or digital means, to the following addresses: (a) if to Organization, 190 Prospect Avenue, Elmhurst, IL 60126; (b) if to Bank, U.S. National Association ND, 2751 Shepard Road, St. Paul, MN 55116, Attn: Vice President – Affinity Card Solutions (Affinity Cards). Either party may change the addresses or addressees for notice by giving notice to the other. All notices shall be deemed received on the date personally delivered, three (3) days after being placed in the mail as specified, or when electronic or digital confirmation is received.

11.3 Governing Law. This Agreement shall be governed, construed and interpreted in accordance with the laws of the State of Minnesota, without giving effect to its conflict of law principles. The laws of the state of North Dakota shall apply with

respect to all fees, charges, and attributes of Organization Cards and Credit Card Accounts issued pursuant to the Program.

11.4 Successors and Assigns. This Agreement shall be binding upon and inure to the benefit of the parties' respective successors and assigns.

11.5 Amendment and Waiver. No failure by either party to insist upon strict performance of any term or obligation set forth in this Agreement or to exercise any right or remedy under this Agreement, nor acceptance of full or partial performance during continuance of a default, shall constitute a waiver of any such term, obligation, right or remedy, or a waiver of any such default, by the party entitled to rely upon such term or performance of such obligation, to assert such right or remedy, or to act upon such default. No modification, course of conduct, amendment, supplement to, or waiver of this Agreement or any provisions hereof shall be binding upon the parties unless made in writing and duly signed by both parties.

11.6 Severability. Should any provision of this Agreement contravene any law, or valid regulation or rule of any regulatory agency having jurisdiction over either party hereto or should any provision of this Agreement otherwise be held invalid or unenforceable by a court or other body of competent jurisdiction, then each such provision shall be automatically terminated and performance thereof by both parties waived, and all other provisions of this Agreement shall nevertheless remain in full force and effect.

11.7 Compliance with National Association Regulations. In connection with its performance hereunder, Bank will comply with applicable regulations of Visa U.S.A., Inc.; Visa International Inc. and MasterCard International Inc. as in effect from time to time. To the extent any provision of this Agreement conflicts with such regulations at any time, Bank shall so notify Organization in writing and, thirty (30) days after Organization's receipt of such notice, this Agreement shall be deemed amended to conform with such regulations.

11.8 Excusable Delays and Force Majeure. Any delay hereunder shall be excused to the extent approved in writing by the parties. Any delay in the performance by either party hereto of its obligations hereunder shall be excused when and to the extent such delay in performance is due to any cause or event of any nature whatsoever beyond the reasonable control of such party, including without limitation any act of God; any fire, flood or weather condition; any earthquake; any act of a public enemy, terrorism, war, insurrection, riot, explosion or strike; provided, however, that written notice thereof must be given by such party to the other party within thirty (30) days after the occurrence of such cause or event.

11.9 Immaterial Breach. From time to time, one party to this Agreement may determine that the other party is in breach of the Agreement, but that such breach is immaterial. In such case, the party making such determination may, at its option, notify the "breaching" party in writing of the occurrence and nature of such breach. In such

case, the parties will work together in a good faith effort to resolve any issues relating to the alleged immaterial breach.

11.10 Entire Agreement. Each party hereto has read this Agreement, understands the Agreement and agrees to be bound by its terms and conditions. This Agreement supersedes all prior verbal or written agreements between the parties and now constitutes the complete and exclusive statement of the terms and conditions between the parties covering the performance hereof.

11.11 Independent Contractor Status. Nothing in this Agreement will be construed as creating a joint venture, partnership or employment relationship between Organization and Bank. Organization and Bank are independent contractors. Neither party will have the right, power or implied authority to create any obligation or duty on behalf of the other party, unless pursuant to a separate written agreement between the parties

11.12 Arbitration. The parties agree that all disputes between them concerning this Agreement or its subject matter shall be decided by arbitration conducted in Minneapolis, Minnesota pursuant to the commercial arbitration rules of the American Arbitration Association. The arbitration shall be conducted by one arbitrator selected by mutual agreement of the parties. The decision of the arbitrator shall be binding on the parties and may be enforced in any court of competent jurisdiction.

11.12.1 Notwithstanding anything to the contrary contained herein, upon the demand of either party, whether made before or after the initiation of legal proceedings, but not more than thirty (30) days after service of process for such proceeding, all disputes between them concerning this Agreement or its subject matter shall be decided by arbitration pursuant to the commercial arbitration rules of the American Arbitration Association, and shall be conducted in Minneapolis, Minnesota. Judgment upon any award rendered may be entered in any court having jurisdiction. The award of the arbitrators shall specify in writing the factual and legal bases for the award. All awards shall be based on either party's actual damages and the arbitrators shall have no authority to award punitive damages. Both parties agree to keep all disputes and arbitration proceedings hereunder confidential. Both parties understand and agree that no dispute decided by arbitration may later be pursued before a court except for the purpose of enforcing (a) compliance with this arbitration provision, or (b) a final decision by the arbitrators.

11.12.2 This provision shall not limit the right of either party to seek equitable relief, or to exercise any self-help or other rights or remedies available pursuant to the express terms of this Agreement.

11.12.3 The arbitrators may make an award of attorney fees and expenses of arbitration proceedings if permitted by law. Any party who refuses to submit to arbitration as requested or who refuses to comply with the award rendered by arbitrators or the court shall bear the reasonable costs and expenses of

enforcement or compliance, whether incurred in connection with arbitration or judicial proceedings.

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IN WITNESS WHEREOF, the parties have executed this Agreement in duplicate originals effective as of the day and year first stated above.

ELMHURST COLLEGE ALUMNI ASSOCIATION

By: _____
Name: Ken Bartels
Title: Vice President for College Advancement

U.S. BANK NATIONAL ASSOCIATION ND

By: _____
Name: Tanya G. Turner
Title: SVP Affinity Business Group

Exhibit A

Licensed Marks

Schedule A

Credit Card Account Terms

Bank reserves the right to modify the Organization Card Program and its terms throughout the term of the Agreement as well as the terms between Bank and each Cardholder. As of the date of the Agreement, the following terms will apply to the following Credit Card Accounts.

1. Standard Credit Card Account

    a. There is no annual fee.

    b. The current annual percentage rate is, as of June 1, 2004, a variable rate of 3.99% to 12.99% plus prime.

    c. Cardholders may be offered opportunities to select additional benefits under this Organization Card Program such as credit insurance

2. Reward Credit Card Account

    "Reward Credit Card Account" is a Credit Card Account associated with a program that allows Cardholders to earn "points" for net purchase dollars charged to their Credit Card Accounts, which points may be redeemed for cash, travel awards, merchandise awards, or other products or services as defined in materials provided to Cardholders.

    a. There is no annual fee.

    b. The annual percentage rate is, as of June 1, 2004 a variable rate of 5.99% to 14.99% plus prime.

    c. The "Reward Credit Card Account" may be marketed under another name defined at the sole discretion by Bank.

Schedule B
Compensation

During the term of the Agreement, Bank shall pay to Organization Royalties and Incremental Royalties as set forth below.

1. Bank-Sourced Credit Card Accounts

   a. Bank shall pay Royalties in the amount of three dollars ($3.00) for each new Credit Card Account opened and activated and utilized for at least one retail purchase or cash advance with in the first 90 days of Card issuance. Such transaction shall not be rescinded, subject to a charge-back request, or disputed.

   b. Bank shall pay Royalties in the amount of three dollars ($3.00) for each Credit Card Account that is open and has a balance greater than zero on the last Business Day of every12th month after opening the Credit Card Account.

   c. Bank shall pay Royalties in the amount of sixty basis points (0.60%) of the Net Retail Sales Volume utilized by the Cardholder.

2. Bank-Sourced Reward Credit Card Accounts

   a. Bank shall pay Royalties in the amount of three dollars ($3.00) for each new Reward Credit Card Account opened and activated and utilized for at least one retail purchase or cash advance with in the first 90 days of Card issuance. Such transaction shall not be rescinded, subject to a charge-back request, or disputed.

   b. Bank shall pay Royalties in the amount of three dollars ($3.00) for each Reward Credit Card Account that is open and has a balance greater than zero on the last Business Day of every 12th month after opening the Credit Card Account.

   c. Bank shall pay Royalties in the amount of thirty basis points (0.30%) of all Net Retail Sales Volume utilized by the Cardholder using a Reward Credit Card Account.

3. Organization-Sourced Credit Card Accounts

   a. Bank shall pay Incremental Royalties in the amount of fifty dollars ($50.00) for each new Credit Card Account opened and activated and utilized for at least one retail purchase or cash advance with in the first 90 days of Card issuance. Such transaction shall not be rescinded, subject to a charge-back request, or disputed.

   b. Bank shall pay Royalties in the amount of three dollars ($3.00) for each Credit Card Account that is open and has a balance greater than zero on the last Business Day of every 12th month after opening the Credit Card Account.

   c. Bank shall pay Royalties in the amount of sixty basis points (0.60%) of the Net Retail Sales Volume utilized by the Cardholder.

4. Organization-Sourced Reward Credit Card Accounts

a. Bank shall pay Incremental Royalties in the amount of twenty-five dollars ($25.00) for each new Reward Credit Card Account opened and activated and utilized for at least one retail purchase or cash advance with in the first 90 days of Card issuance. Such transaction shall not be rescinded, subject to a charge-back request, or disputed.

b. Bank shall pay Royalties in the amount of three dollars ($3.00) for each Reward Credit Card Account that is open and has a balance greater than zero on the last Business Day of every 12th month after opening the Credit Card Account.

c. Bank shall pay Royalties in the amount of thirty basis points (0.30%) of all Net Retail Sales Volume utilized by the Cardholder using a Reward Credit Card Account.

Schedule C
Prepayment

As described in further detail below, Bank shall pre-pay Organization the following amounts (the "Prepayment") against future earned Royalties and Incremental Royalties:

Contract Year	Prepayment Amount
Year 1 Program Advance	$20,000
Total Over 5-Year Term	$20,000

A. Bank shall pay to Organization the first Prepayment amount upon delivery to Bank of the Mailing List and Licensed Marks of said Organization, and following completion of the first Solicitation effort (through any channel, including but not limited to direct mail, telemarketing, event marketing, web-based marketing, Organization Sourced Programs). Each additional installment of the Prepayment will be paid to Organization on the anniversary of the Effective Date of the Agreement, whether or not the previous year's Total Royalties exceed the next year's Prepayment amount (as described further in Section B, below).

B. Subject to Bank's decision not to renew this Agreement, as provided in Section C, below, all Royalties and Incremental Royalties paid to Organization shall accrue and be applied against all paid Prepayment amounts until Total Royalties exceed total Prepayments. Any Royalties and Incremental Royalties that exceed total Prepayment amounts previously paid will not be applied toward future Prepayment amounts.

C. This Agreement shall automatically renew for successive one year periods in the event that the sum of the Prepayment exceeds the amount of Royalties and Incremental Royalties earned until such time as the sum of the Total Royalties exceed the Prepayment paid, unless Bank, in its sole discretion, decides not to renew the Agreement, in which case, Bank shall notify Organization of such termination no later than ninety (90) days prior to the end of the then-current term. In no event shall this Agreement renew for more than two (2) renewal terms unless the parties agree otherwise in writing.

D. Notwithstanding the foregoing provisions in this Schedule C, Prepayment will not be made if (1) the Agreement is terminated prior to end of the term as stated in the Agreement; (2) Organization breaches any of its duties and obligations under the Agreement; or (3) if, at the end of the then-current term Total Royalties exceed Prepayment amounts paid by Bank, and Organization chooses not to renew or extend the contract with Bank.

E. In the event that Organization terminates this Agreement prior to the end of the stated term, or the Agreement is terminated due to Organization's breach of any of its terms or conditions under this Agreement, Organization shall return to Bank any portion by which the Prepayment amounts paid exceed Total Royalties earned as of the date of termination. If Bank terminates this Agreement for any reason except Organization's breach, Organization shall be entitled to keep any portion by which the Prepayment amounts paid exceed Total Royalties earned as of the date of termination

Schedule D

Solicitation Channels

Throughout the term of the Agreement, Organization shall make the following channels available for Solicitations by Bank:

Marketing Channel	Expected Frequency
Alumni Database – Pre-approved Direct Mail	3 times per year
Alumni Database – Invitation to Apply	3 times per year
Alumni Database – Outbound Telemarketing	2 times per year
Student Mailing – Pre-approved	2 times per year
Student Mailing – Invitation to Apply	2 times per year
Organization Website	Ongoing
Banner Advertisements	Ongoing
Alumni e-mail messages	4 times per year
Alumni & Student Events	Ongoing (homecoming & reunions, sporting events)