

AGREEMENT

This Agreement is entered into as of this 10 day of June, 1996 (the "Effective Date") by and between MBNA AMERICA BANK, N.A. a national banking association having its principal place of business in Newark, Delaware ("MBNA America"), and WILSON COLLEGE, an educational institution having its principal place of business in Chambersburg, Pennsylvania ("WC") for themselves, and their respective successors and assigns.

1. DEFINITIONS

When used in this Agreement,

- (a) "Agreement" means this agreement and Schedules A, B and C (W-9 Tax Identification Form).
- (b) "Credit Card Account" means a credit card account opened by a Member in response to marketing efforts made pursuant to the Program. An "Alumni Customer Credit Card Account" is a Credit Card Account where the primary applicant is an Alumni Customer.
- (c) "Customer" means any Member who is a participant in the Program.
 - (i) "Alumni Customer" means a Customer who is not a Student Customer.
- (d) "Financial Service Products" means credit card programs, charge card programs, debit card programs and travel and entertainment card programs.
- (e) "Mailing Lists" means updated and current lists and/or magnetic tapes (in a format designated by MBNA America) containing names, postal addresses and, when available, telephone numbers of Members segmented by zip codes or reasonably selected membership characteristics.
- (f) "Member" means alumni of Wilson College and/or other potential participants mutually agreed to by WC and MBNA America.
- (g) "Program" means those programs and services of the Financial Service Products MBNA America agrees to offer pursuant to this Agreement to the Members from time to time.
- (h) "Royalties" means the compensation set forth in Schedule B.
- (i) "Trademarks" means any design, image, visual representation, logo, servicemark, tradename, tradename, or trademark used or acquired by WC during the term of this Agreement.

2. RIGHTS AND RESPONSIBILITIES OF WC

- (a) WC agrees that during the term of this Agreement: (i) it will endorse the Program exclusively and will not sponsor, advertise, aid, develop, or solicit any Financial Service Products of any organization other than MBNA America; and (ii) it will not license or allow others to license the Trademarks in relation to or for promoting any Financial Service Products of any entity other than MBNA America; and it will not sell, rent or otherwise make available or allow others to sell, rent or otherwise make available any of its mailing lists or information about any current or potential Members in relation to or for promoting any Financial Service Products of any entity other than MBNA America. Notwithstanding anything else in this Agreement to the contrary, WC may accept advertising from any financial institution provided that the advertisement does not contain an express or implied endorsement by WC of said financial institution or the advertised Financial Service Product.
- (b) WC agrees to provide MBNA America with such information and assistance as may be reasonably requested by MBNA America in connection with the Program.
- (c) WC authorizes MBNA America to solicit its Members by mail, direct promotion, advertisements and/or telephone for participation in the Program.
- (d) WC shall have the right of prior approval of all Program advertising and solicitation materials to be used by MBNA America, which contain WC's Trademark; such approval shall not be unreasonably withheld or delayed.
- (e) Upon the request of MBNA America, WC shall provide MBNA America with Mailing Lists free of any charge. In the event that MBNA America incurs a cost because of a charge assessed by WC or its agents for an initial Mailing List or an update to that list, MBNA America may deduct such costs from Royalties due WC. The initial Mailing List shall contain at least seven thousand (7,000) names with corresponding postal addresses and, when available, telephone numbers.
- (f) WC shall only provide information to or otherwise communicate with Members or potential Members about the Program with MBNA America's prior written approval, except for current advertising and solicitation materials provided by MBNA America to WC. Notwithstanding the above, WC may respond to individual inquiries about the Program from its Members on an individual basis, provided that said responses are accurate and consistent with the materials provided by MBNA America to WC. Any correspondence received by WC that is intended for MBNA America (e.g., applications, payments, billing inquiries, etc.) shall be forwarded to the MBNA America account executive via overnight courier within 24 hours of receipt. All charges incurred for this service will be paid by MBNA America.
- (g) WC hereby grants MBNA America and its affiliates a limited, exclusive license to use the Trademarks solely in conjunction with the Program, including the promotion thereof. This license shall be transferred upon permitted assignment of this Agreement. This license shall remain in effect for the duration of this Agreement and shall apply to the Trademarks, notwithstanding the transfer of such Trademarks by operation of law or otherwise to any permitted successor, corporation, organization or individual. Nothing stated in this Agreement prohibits WC from granting to other persons a license to use the Trademarks in conjunction with the providing of any other service or product, except for any Financial Service Products.

3. RIGHTS AND RESPONSIBILITIES OF MBNA AMERICA

- (a) MBNA America shall design, develop and administer the Program for the Members.
- (b) MBNA America shall design all advertising, solicitation and promotional materials with regard to the Program. MBNA America reserves the right of prior written approval of all advertising and solicitation materials concerning or related to the Program, which may be developed by or on behalf of WC.
- (c) MBNA America shall bear all costs of producing and mailing materials for the Program.
- (d) MBNA America shall make all credit decisions and shall bear all credit risks with respect to each Customer's account(s) independently of WC.
- (e) MBNA America shall use the Mailing Lists provided pursuant to this Agreement consistent with this Agreement and shall not permit those entities handling these Mailing Lists to use them for any other purpose. MBNA America shall have the sole right to designate Members on these Mailing Lists to whom promotional material will not be sent. These Mailing Lists are and shall remain the sole property of WC. However, MBNA America may maintain separately all information which it obtains as a result of an account relationship or an application for an account relationship. This information becomes a part of MBNA America's own files and shall not be subject to this Agreement; provided however that MBNA America will not use this separate information in a manner that would imply an endorsement by WC.

4. REPRESENTATION AND WARRANTIES

- (a) WC and MBNA America each represents and warrants to the other that as of the Effective Date and throughout the term of this Agreement:
 - (i) It is duly organized, validly existing and in good standing.
 - (ii) It has all necessary power and authority to execute and deliver this Agreement and to perform its obligations under this Agreement.
 - (iii) This Agreement constitutes a legal, valid and binding obligation of such party, enforceable against such party in accordance with its terms, except as such enforceability may be limited by bankruptcy, insolvency, receivership, reorganization or other similar laws affecting the enforcement of creditors' rights generally and by general principles of equity.
 - (iv) No consent, approval or authorization from any third party is required in connection with the execution, delivery and performance of this Agreement, except such as have been obtained and are in full force and effect.
 - (v) The execution, delivery and performance of this Agreement by such party will not constitute a violation of any law, rule, regulation, court order or ruling applicable to such party.

(b) WC represents and warrants to MBNA America as of the date hereof and throughout the term of this Agreement that it has the right and power to license the Trademarks to MBNA America for use as contemplated by this Agreement. WC will hold MBNA America, its directors, officers, agents, employees, affiliates, successors and assigns harmless from and against all liability, causes of action, and claims, and will reimburse MBNA America's reasonable and actual costs in connection therewith, arising from the Trademark license granted herein or from MBNA America's use of the Trademarks in reliance thereon. Each party shall promptly notify the other party in the manner provided herein upon learning of any claims or complaints relating to such license or the use of any Trademarks.

5. ROYALTIES

(a) During the term of this Agreement, MBNA America shall pay Royalties to WC. Royalties will not be paid without a completed Schedule C. Except as otherwise provided in Schedule B, payment of Royalties then due shall be made approximately forty-five (45) days after the end of each calendar quarter.

(b) On or before the forty fifth (45th) day after the end of each calendar quarter during the term of this Agreement, MBNA America will provide WC with a statement showing the number of Credit Card Accounts opened, the number of Credit Card Accounts renewed and the retail purchase dollar volume (excluding those transactions that relate to refunds, returns and unauthorized transactions), made during the preceding calendar period.

6. PROGRAM ADJUSTMENTS

A summary of the current features of the Program are set forth in Schedule A. MBNA America reserves the right to make periodic adjustments to the Program and its terms and features. Delaware and applicable federal law currently require each open-end credit account Customer be given the opportunity to reject a proposed change and pay the existing balance under the prior terms if the proposed adjustment increases the fees or finance charges on such account.

7. CONFIDENTIALITY OF AGREEMENT

The terms of this Agreement, any proposal, financial information and proprietary information provided by or on behalf of one party to the other party prior to, contemporaneously with, or subsequent to, the execution of this Agreement ("Information") are confidential as of the date of disclosure. Such Information will not be disclosed by such other party to any other person or entity, except as permitted under this Agreement or as mutually agreed in writing. MBNA America and WC shall be permitted to disclose such Information (i) to their accountants, legal, financial and marketing advisors, and employees as necessary for the performance of their respective duties, provided that said persons agree to treat the information as confidential in the above described manner and (ii) as required by law or by any governmental regulatory authority.

8. TERM OF AGREEMENT

The initial term of this Agreement will begin on the Effective Date and end on September 30, 2001. This Agreement will automatically extend at the end of the initial term or any renewal term for successive two-year periods, unless either party gives written notice of its intention not to renew at least ninety (90) days, but not more than one hundred eighty (180) days, prior to the last date of such term or renewal term, as applicable.

9. STATE LAW GOVERNING AGREEMENT

This Agreement shall be governed by and subject to the laws of the State of Delaware (without regard to its conflicts of laws principles) and shall be deemed for all purposes to be made and fully performed in Delaware.

10. TERMINATION

(a) In the event of any material breach of this Agreement by MBNA America or WC, the other party may terminate this Agreement by giving notice, as provided herein, to the breaching party. This notice shall (i) describe the material breach; and (ii) state the party's intention to terminate this Agreement. If the breaching party does not cure or substantially cure such breach within sixty (60) days after receipt of notice, as provided herein (the "Cure Period"), then this Agreement shall terminate sixty (60) days after the Cure Period.

(b) If either MBNA America or WC becomes insolvent in that its liabilities exceed its assets, or is adjudicated insolvent, or takes advantage of or is subject to any insolvency proceeding, or makes an assignment for the benefit of creditors or is subject to receivership, conservatorship or liquidation then the other party may immediately terminate this Agreement.

(c) Upon termination of this Agreement, MBNA America shall, in a manner consistent with Section 10 (d) of this Agreement, cease to use the Trademarks. MBNA America agrees that upon such termination it will not claim any right, title, or interest in or to the Trademarks or to the Mailing Lists provided pursuant to this Agreement. However, MBNA America may conclude all solicitation that is required by law.

(d) MBNA America shall have the right to prior review and approval of any notice in connection with, relating or referring to the termination of this Agreement to be communicated by WC to the Members. Such approval shall not be unreasonably withheld. Upon termination of this Agreement, WC shall not attempt to cause the removal of WC's identification or Trademarks from any person's credit devices, checks or records of any Customer existing as of the effective date of termination of this Agreement.

11. MISCELLANEOUS

- (a) This Agreement cannot be amended except by written agreement signed by the authorized agents of both parties hereto.
- (b) The obligations in Sections 4 (b), 7, 10 (c), and 10 (d) shall survive any termination of this Agreement.
- (c) The failure of any party to exercise any rights under this Agreement shall not be deemed a waiver of such right or any other rights.
- (d) The section captions are inserted only for convenience and are in no way to be construed as part of this Agreement.
- (e) If any part of this Agreement shall for any reason be found or held invalid or unenforceable by any court or governmental agency of competent jurisdiction, such invalidity or unenforceability shall not affect the remainder of this Agreement which shall survive and be construed as if such invalid or unenforceable part had not been contained herein.
- (f) All notices relating to this Agreement shall be in writing and shall be deemed given (i) upon receipt by hand delivery, facsimile or overnight courier, or (ii) three (3) business days after mailing by registered or certified mail, postage prepaid, return receipt requested. All notices shall be addressed as follows:

(1) If to WC:

WILSON COLLEGE
1015 Philadelphia Avenue
Chambersburg, Pennsylvania 17201-1285
ATTENTION: Ms. Beth Alphin, Director of Alumnae Programs

(2) If to MBNA America:

MBNA AMERICA BANK N. A.
1100 North King Street
Wilmington, Delaware 19884
ATTENTION: Mr. William Morrison, Senior Executive Vice President

Any party may change the address to which communications are to be sent by giving notice, as provided herein, of such change of address.

(g) This Agreement contains the entire agreement of the parties with respect to the matters covered herein and supersedes all prior promises and agreements, written or oral, with respect to the matters covered herein. MBNA America may utilize the services of any third party in fulfilling its obligations under this Agreement.

(h) MBNA America and WC are not agents, representatives or employees of each other and neither party shall have the power to obligate or bind the other in any manner except as otherwise expressly provided by this Agreement.

(i) Nothing expressed or implied in this Agreement is intended or shall be construed to confer upon or give any person other than WC and MBNA America, their successors and assigns, any rights or remedies under or by reason of this Agreement.

(j) Neither party shall be in breach hereunder by reason of its delay in the performance of or failure to perform any of its obligations herein if such delay or failure is caused by strikes, acts of God or the public enemy, riots, incendiaries, interference by civil or military authorities, compliance with governmental laws, rules, regulations, delays in transit or delivery, or any event beyond its reasonable control or without its fault or negligence.

(k) This Agreement may be executed in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF, each of the parties by its representatives, has executed this Agreement as of the Effective Date.

WILSON COLLEGE

By: Wendy Beth Alphin
Title: Director of Alumni Programs

MBNA AMERICA BANK N.A.

By: Jon L. Morris
Title: Senior Executive Vice President

SCHEDULE A

I. TERMS AND FEATURES

A. CREDIT CARD ACCOUNTS

Subject to (i) MBNA America's right to vary the Program and its terms and features, and (ii) the applicable agreement entered into between MBNA America and each Customer:

- * There is NO Annual Fee for the Alumni Members.
- * For Alumni Customers, the current annual percentage rate will be a variable rate of prime plus 8.9%. For variable rate accounts, there may be an additional margin applied on account of the Alumni Customer's delinquency.
- * Customers may be offered opportunities to select credit insurance as a benefit under the Program.

SCHEDULE B

ROYALTY ARRANGEMENT

During the term of the Agreement, MBNA America will pay WC a Royalty calculated as follows, for those accounts with active charging privileges. All Royalty payments due hereunder are subject to adjustment by MBNA America for any prior overpayment of Royalties by MBNA America:

A. CREDIT CARD ACCOUNTS

- * \$1.00 (one dollar) for each new Credit Card Account opened, which remains open for at least ninety (90) consecutive days.
- * \$1.00 (one dollar) for each Alumni Customer Credit Card Account for which the annual fee is paid by the Alumni Customer. If no annual fee is assessed by MBNA America (other than as a result of a courtesy waiver by MBNA America), then such royalty will be paid for each Alumni Customer Credit Card Account which: 1) has a balance greater than zero as of the last business day of every twelfth month after the opening of that Credit Card Account; and 2) has had active charging privileges for each of the preceding twelve months.
- * .30% of all retail purchase transaction dollar volume generated by Alumni Customers using an Alumni Customer Credit Card Account (excluding those transactions that relate to refunds, returns and unauthorized transactions).

04/08/96:mjh

05/20/96:mjh

DML

10/1/96

CONFIDENTIAL

July 5, 1996

Dear Bob Moore:

In order to enhance the customer service provided to Wilson College ("Business") by MBNA America Bank, N.A. ("MBNA"), this Letter amends the Business Credit Card Agreement ("Agreement") between MBNA and Business. This Letter shall be transferred upon assignment of the Agreement and the terms contained herein shall run commensurate with the Agreement.

Business hereby grants MBNA and its affiliates a license ("License") to use any tradename, trademark, design, image, visual representation, logo and service mark ("Trademarks") used or acquired by Business solely in conjunction with the Cards, including the promotion thereof. Business indemnifies and holds harmless MBNA, its directors, officers, agents, employees, affiliates, successors and assigns from and against any and all loss, liability, causes of action, claims, and the reasonable and actual costs incurred in connection therewith, arising from the License or from MBNA's use of the Trademarks in reliance thereon. Nothing stated in the Agreement or this License prohibits Business from granting to other persons a license to use the Trademarks in conjunction with providing any other service or product, except for any business credit card product.

Current Rates and Fees:

** \$25 / First Five Free

** The Annual Percentage rate is 17.9%

(Additional fees may be assessed from time to time in accordance with the standard MBNA business credit program.)

The parties intend that this Letter constitute part of the Agreement, and as such may be amended from time to time as permitted in the Agreement.

Please cause this Letter to be signed by your duly authorized representative(s) this 8th day of July, 1996:

MBNA America Bank, N.A.

Wilson College

By: Frank Burger

By: Cecil Adkins

Name: Frank Burger

Name: Cecil Adkins

Title: V.P.

Title: Vice President for Financial Affairs

Date: 7/16/96

Date: 7/8/96

NC
SHEEHAN

STUDENT PROGRAM ADDENDUM

THIS ADDENDUM and Attachment #1 (the "Addendum") is entered into as of the 1 day of November, 1996, by and between WILSON COLLEGE ("WC") and MBNA AMERICA BANK, N.A. ("MBNA America"), for themselves and their respective successors and assigns.

WHEREAS, WC and MBNA America are parties to an affinity agreement last dated June 10, 1996 (the "Agreement"); and

WHEREAS, WC and MBNA America mutually desire to amend the Agreement to include students of Wilson College in the Program;

NOW, THEREFORE, in consideration of the mutual covenants and agreements contained herein, WC and MBNA America agree as follows:

1. The above recitals are incorporated herein and deemed a part of this Addendum. Capitalized terms used but not otherwise herein defined are used as defined in the Agreement.
2. The last sentence of Section 1(b) of the Agreement is hereby deleted in its entirety. Section 1(c)(i) of the Agreement is hereby deleted in its entirety.
3. The provisions of Section 1(f) of the Agreement are hereby amended to read in their entirety as follows:

"Member" means (1) students of Wilson College (each, a "Student Member"); and (2) Alumnae of Wilson College plus other potential participants mutually agreed to by WC and MBNA America (each, an "Alumnae Member").

4. The provisions of Section A of Schedule B of the Agreement are hereby amended to read in their entirety as follows:

1. \$1.00 (one dollar) for each new Alumnae Member Credit Card Account opened, which remains open for at least ninety (90) consecutive days (each, an "Alumnae Credit Card Account").
2. \$3.00 (three dollars) for each Alumnae Credit Card Account for which the annual fee is paid by the Customer. If no annual fee is assessed by MBNA America (other than as a result of a courtesy waiver by MBNA America), then such royalty will be paid for each Alumnae Credit Card Account which: 1) has a balance greater than zero as of the last business day of every twelfth month after the opening of that Alumnae Credit Card Account; and 2) has had active charging privileges for each of the preceding twelve months.
3. 0.30% (three tenths of one percent) of all retail purchase transaction dollar volume generated by Customers using an Alumnae Credit Card Account

(excluding those transactions that (1) relate to refunds, returns and/or unauthorized transactions, and/or (2) are cash equivalent transactions (e.g., the purchase of wire transfers, money orders, bets, lottery tickets, or casino gaming chips)).

5. A summary of the current features of the Student Member Program are set forth in Attachment #1. During the term of the Agreement, Student Member Credit Card Accounts will be compensated as set forth in Attachment #1. Student Member Credit Card Account compensation shall not affect any other compensation contained in the Agreement, as amended, and the compensation referenced in Section 4 of this Addendum shall not apply to Student Member Credit Card Accounts.

6. Except as amended by this Addendum, all of the terms, conditions and covenants of the Agreement are valid, shall remain in full force and effect, and are hereby ratified and confirmed. Any inconsistencies between this Addendum and the Agreement shall be governed by this Addendum.

7. This Addendum may be executed in any number of counterparts, each of which shall be considered an original, and all of which shall be deemed one and the same instrument. The Agreement, as amended by this Addendum, contains the entire agreement of the parties with respect to the matters covered and no other or prior promises, negotiations or discussions, oral or written, made by any party or its employees, officers or agents shall be valid and binding.

IN WITNESS WHEREOF, each party hereto, by its representative, has executed this Addendum as of the date first above written, and such party and its representative warrant that such representative is duly authorized to execute and deliver this Addendum for and on behalf of such party.

WILSON COLLEGE

By: 
Name: N. BETH ALPHIN
Title: Dir. of Alumnae Prog.

MBNA AMERICA BANK, N.A.

By: 
Name: HOWARD C. WALLACE
Title: SENIOR EXECUTIVE
VICE PRESIDENT

Attachment #1

I. TERMS AND FEATURES OF THE STUDENT MEMBER PROGRAM

Subject to (i) MBNA America's right to vary the Program, including without limitation the Student Member Program, and its terms and features, and (ii) the applicable agreement entered into between MBNA America and each Student Member Customer:

1. There is NO annual fee.
2. The current annual percentage rate will be a variable rate of prime plus 9.9%. There may be an additional margin applied on account of the Customer's delinquency.
3. Customers may be offered opportunities to select credit insurance as a benefit under the Program.

II. ROYALTY ARRANGEMENT FOR THE STUDENT MEMBER PROGRAM

During the term of this Agreement, MBNA America will pay WC a Royalty calculated as follows, for those Student Member Credit Card Accounts with active charging privileges. All Royalty payments due hereunder are subject to adjustment by MBNA America for any prior overpayment of Royalties by MBNA America:

1. \$1.00 (one dollar) for each new Student Member Credit Card Account opened pursuant to the Program, which remains open for at least ninety (90) consecutive days (each a "Student Member Credit Card Account").
2. \$3.00 (three dollars) for each Student Member Credit Card Account for which the annual fee is paid by the Customer. If no annual fee is assessed by MBNA America (other than as a result of a courtesy waiver by MBNA America), then such royalty will be paid for each Student Member Credit Card Account which: 1) has a balance greater than zero as of the last business day of every twelfth month after the opening of that Student Member Credit Card Account; and 2) has had active charging privileges for each of the preceding twelve months.
3. 0.15% (fifteen one hundredths of one percent) of all retail purchase transaction dollar volume generated by Customers using a Student Member Credit Card Account (excluding those transactions that (1) relate to refunds, returns and/or unauthorized transactions, and/or (2) are cash equivalent transactions (*e.g.*, the purchase of wire transfers, money orders, bets, lottery tickets, or casino gaming chips)).

Payment of compensation then due shall be made approximately forty-five (45) days after the end of each calendar quarter.

ASSIGNMENT AGREEMENT

This Agreement is entered into as of this 9th day of January 2009 (the "Effective Date") by and between Wilson College, ("Assignor") and Alumnae Association of Wilson College ("Assignee") for themselves, and their respective successors and assigns.

WHEREAS, the Assignor is a party to that certain Agreement between the Assignor and FIA Card Services, N.A. ("Bank") dated as of June 10, 1996, as the same has been amended (the "Agreement");

WHEREAS, Assignor an affiliate organization of the Assignee;

WHEREAS, the Assignee desires to enjoy the benefits of the Affinity Agreement and will perform the duties of the Assignor under the Agreement;

NOW THEREFORE in consideration of the foregoing, the Assignor and Assignee intending to be legally bound hereby, agree as follows:

1. Assignor hereby assigns, sells, transfers and conveys to Assignee all of Assignor's right, title and interest in and to the Agreement.
2. Assignee hereby (a) accepts such assignment; (b) assumes from Assignor and agrees to observe all of the covenants of the Assignor, and (c) perform, as a direct and primary obligation of Assignee, all of the obligations and liabilities of the Assignor under the Agreement.
3. Notwithstanding the provisions of the Agreement to the contrary, Bank hereby consents to such assignment and assumption. Bank's consent to this assignment and assumption will not be deemed to constitute a waiver of any restriction in the Agreement regarding any other or further assignments.
4. This Agreement cannot be amended except by written agreement signed by the authorized agents of the Assignee and Bank.
5. If any part of this Agreement will for any reason be found or held invalid or unenforceable by any court or governmental agency of competent jurisdiction, such invalidity or unenforceability will not affect the remainder of this Agreement which will survive and be construed as if such invalid or unenforceable part had not been contained herein.
6. This Agreement contains the entire agreement of the parties with respect to the matters covered herein and supersedes all prior promises and agreements, written or oral, with respect to the matters covered herein.

7. Neither party will be in breach hereunder by reason of its delay in the performance of or failure to perform any of its obligations herein if such delay or failure is caused by strikes or other labor disputes, acts of God or the public enemy, riots, incendiaries, interference by civil or military authorities, compliance with governmental laws, rules, regulations, delays in transit or delivery, or any event beyond its reasonable control or without its fault or negligence. This Agreement may be executed in two or more counterparts, each of which will be deemed an original, but all of which together will constitute one and the same instrument. This Agreement will be governed by and subject to the laws of the State of Delaware (without regard to its conflict of laws principles) and will be deemed for all purposes to be made and fully performed in Delaware.

Wilson College

Alumnae Association of Wilson College

By: Jeffrey E. Zufelt

By: Margaret L. McCleary

Name: JEFFREY E. ZUFELT

Name: Margaret L. McCleary

Title: VP COLLEGE ADVANCEMENT

Title: Secretary / Treasurer

Date: 1/16/09

Date: 1-9-09

ACCEPTED AND AGREED:

FIA Card Services, N.A.

By: Sandra Wirt

Name: SANDRA WIRT

Title: SVP

Date: 2/3/09

FIA CARD SERVICES™

FIA Card Services, DE5-001-08-02
1100 N. King Street
Wilmington, DE 19884

Tel: 800.441.7048

Via Overnight Delivery

June 16, 2011

Ms. Beth Alphin
Director of Alumnae Programs
Alumnae Association of Wilson College
Wilson College
1015 Philadelphia Avenue
Chambersburg, Pennsylvania 17201-1285

Dear Ms. Alphin:

I am writing to inform you that following a comprehensive review of the Alumnae Association of Wilson College credit card program, FIA Card Services, N.A. (f/k/a MBNA America Bank, N.A.) ("FIA") has decided not to renew our Agreement dated June 10, 1996, as the same may have been amended ("Agreement").

This letter serves as FIA's written notice of non-renewal of the Agreement, as required by Section 8 of the Agreement.

The Agreement's expiration date is September 30, 2011.

We have appreciated your endorsement.

Sincerely,



Alex J. McLaughlin
Vice President
FIA Card Services, N.A.
804-627-7081