

FIRST AMENDMENT TO THE UNIVERSITY BANKING SERVICES AGREEMENT

This First Amendment to the University Banking Services Agreement, (“First Amendment”), is entered into this 17th day of June, 2026, (“First Amendment Effective Date”), by and between Youngstown State University, an institution of higher education organized and operated under the laws of the State of Ohio, having offices at 1 Tressel Way, Youngstown, OH 44555 (“University”) and PNC Bank, National Association, a national banking association, with its principal office at the Tower at PNC Plaza, 300 Fifth Avenue, Pittsburgh, Pennsylvania 15222 (“PNC Bank”). All capitalized terms used in this First Amendment shall have the meaning given them in the Agreement unless the context hereof clearly requires otherwise.

WHEREAS, University and PNC Bank entered into a University Banking Services Agreement dated January 1, 2026, (the “Agreement”), which includes the license for one (1) ATM; and

WHEREAS, the University and PNC Bank wish to add a second ATM license under the Agreement, and wish to formally memorialize such change to the Agreement in accordance with the provisions of this First Amendment. All capitalized terms not defined in the First Amendment have the meanings given them in the Agreement.

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

1. Schedule A to Exhibit “A” of the Agreement (“ATM Locations”) shall be deleted, and replaced with the new Schedule A to Exhibit A attached hereto.
2. Except as modified by this First Amendment, the Agreement and all covenants, amendments, terms and conditions thereof shall remain in full force and effect and are hereby in all respects ratified and confirmed.

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

PNC Bank, National Association
(“PNC Bank”)

By: _____

Name: _____

Title: _____

Date: _____

Youngstown State University
(“University”)

By: _____

Name: _____

Title: _____

Date: _____

**SCHEDULE A
TO “EXHIBIT A”**

ATM LOCATIONS

University hereby licenses to PNC Bank the right to have installed, maintain, service, repair, replace and operate an Automated Teller Machine (“ATM”) together with related Equipment and Installations subject to the terms and conditions set forth herein.

Location (Address)	Type (Cash Dispensing or Advance Function)	Location Owner	Blanket Liens or Mortgage (Yes or No)	Name of Lien/ Interest Holder
Kilcawley Breezeway, Youngstown State University	Advance Function	University	No	N/A
Meshel Hall, Youngstown State University	Cash Dispensing	University	No	N/A

Nothing in the contract between University and any landlord prohibits University from entering into this Master License Agreement.