

SERVICE SCHEDULE 1.1

TELEPHONE BANKING SERVICES

This Service Schedule is incorporated by reference into the parties' Master Agreement for Cash Management and Transaction Services ("Master Agreement") and governs Customer's use of telephone-based Cash Management Services (each, a "Service" and, collectively, the "Services"). All capitalized terms used herein without definition shall have the meanings given to them in the parties' Master Agreement. Except as otherwise expressly provided in this Service Schedule, to the extent that this Service Schedule is inconsistent with the provisions of the Master Agreement, this Service Schedule and any amendment hereto from time to time shall control, but only to the extent necessary to resolve such conflict.

TERMS AND CONDITIONS

1. **Services.** This Service Schedule describes the terms and conditions on which CoBank shall provide Customer with access to and use of the Services. By accessing the Services, in accordance with the Security Procedures, Authorized User(s) may perform inquiries, transfers, payments, transactions, and other activities described in this Service Schedule, which may include, in CoBank's sole and exclusive discretion, the following:

a. **Information Reporting.** Information Reporting allows Authorized User(s) to obtain information concerning balances and transaction activity of Loan Account(s), and InvestLine Account(s) and, if applicable, Invesco Account(s).

b. **Loan Maturity Reporting.** Loan Maturity Reporting enables Authorized User(s) to obtain information concerning maturity dates associated with Loan Account(s).

c. **Investments.** Authorized User(s) may obtain information concerning interest rate quotes for new overnight and fixed-maturity date investments involving Customer's InvestLine Account(s) and, if applicable, Invesco Account(s). Authorized User(s) may invest funds in accordance with the terms and conditions of Service Schedule 2.1 to the Master Agreement.

d. **Book Transfers.** Authorized User(s) may initiate intra-bank fund transfers between Customer's Loan Account(s) and/or InvestLine Account(s). The cut-off time for same Business Day processing is 4:00 p.m. MT.

e. **Intra-CoBank Transfers.** Authorized User(s) may transfer funds to another CoBank customer using a book transfer. The cut-off time for same Business Day processing is 4:00 p.m. MT.

f. **Fixed Rate Quotes and Locks.** If Authorized by CoBank, Authorized User(s) may obtain information concerning current fixed interest rate pricing quotes for Customer's existing loan(s) and authorize transactions to convert interest rates charged on variable rate loan balances to fixed interest rates in accordance with CoBank's quotes on such loan balance(s), in such increments, and in accordance with applicable agreements between the parties. All quotes are subject to change at any time and for any reason and are final only when the fixed interest rate conversion is processed. In the event a fixed rate interest conversion is processed

in error by CoBank, CoBank reserves the right to adjust the fix without the consent of the Customer. The current Business Day cutoff for fixed interest rate conversions having a duration less than 365 days is 4:00 p.m. Mountain Time. The current Business Day cutoff for fixed interest rate conversions having a duration equal to or greater than 365 days is 1:45 p.m. Mountain Time.

g. **Posting Instructions for Incoming Wire Transfers.** Authorized User(s) may provide instructions to CoBank for processing an incoming wire transfer and designate to which Account(s) the proceeds should be posted.

h. **Origination of Outgoing Wire Transfers.** Authorized User(s) may initiate and/or approve outgoing wire transfer instructions in accordance with the terms and conditions of Service Schedule 3.1 to the Master Agreement.

2. **Transaction Fees.** The following is a schedule of CoBank's standard fees associated with the Services:

<u>Non-CoLink® Transactions</u>	
Incoming wire transfer (USD)	\$15.00
Outgoing wire transfer (USD)	\$33.00

<u>CoLink® Transactions</u>	
Outgoing wire transfer (USD)	\$16.00

3. **Terminating this Service Schedule; Liability.**

a. This Service Schedule may be terminated in accordance with the terms and conditions of the Master Agreement.

b. The provisions of this Service Schedule relating to Customer's and CoBank's liability and the disclaimer of warranties set forth in the Master Agreement, and incorporated herein by reference, shall survive the termination of this Service Schedule.

4. **Changes to the Services and this Service Schedule.** CoBank may change any of the Services and this Service Schedule (including any amendments hereto) in accordance with the terms and conditions of the Master Agreement.

5. **Notices.** Notices, if any, required by this Service Schedule shall be provided in accordance with the terms and conditions of the Master Agreement. All authorizations for the Service shall continue until CoBank receives written notice that such authorization is revoked and CoBank has a reasonable opportunity to act on said notice.

6. **Effectiveness.** Customer agrees to all the terms and conditions of this Service Schedule. The liability of CoBank under this Service Schedule shall in all cases be subject to the provisions of the Master Agreement, including, without limitation, any provisions thereof that exclude or limit warranties made by, damages payable by or remedies available from CoBank. This Service Schedule replaces and supersedes all prior agreements on file with respect to the Services and shall remain in full force and effect until termination or amendment.