

Harvest year	Harvested	Regrowth (t)	Regrowth (%)	Regrowth ratio
2000	10.0	1.0	10.0	0.10
2001	10.0	1.0	10.0	0.10
2002	10.0	1.0	10.0	0.10
2003	10.0	1.0	10.0	0.10
2004	10.0	1.0	10.0	0.10
2005	10.0	1.0	10.0	0.10
2006	10.0	1.0	10.0	0.10
2007	10.0	1.0	10.0	0.10
2008	10.0	1.0	10.0	0.10
2009	10.0	1.0	10.0	0.10
2010	10.0	1.0	10.0	0.10
2011	10.0	1.0	10.0	0.10
2012	10.0	1.0	10.0	0.10
2013	10.0	1.0	10.0	0.10
2014	10.0	1.0	10.0	0.10
2015	10.0	1.0	10.0	0.10
2016	10.0	1.0	10.0	0.10
2017	10.0	1.0	10.0	0.10
2018	10.0	1.0	10.0	0.10
2019	10.0	1.0	10.0	0.10
2020	10.0	1.0	10.0	0.10
2021	10.0	1.0	10.0	0.10
2022	10.0	1.0	10.0	0.10
2023	10.0	1.0	10.0	0.10
2024	10.0	1.0	10.0	0.10
2025	10.0	1.0	10.0	0.10
2026	10.0	1.0	10.0	0.10
2027	10.0	1.0	10.0	0.10
2028	10.0	1.0	10.0	0.10
2029	10.0	1.0	10.0	0.10
2030	10.0	1.0	10.0	0.10
2031	10.0	1.0	10.0	0.10
2032	10.0	1.0	10.0	0.10
2033	10.0	1.0	10.0	0.10
2034	10.0	1.0	10.0	0.10
2035	10.0	1.0	10.0	0.10
2036	10.0	1.0	10.0	0.10
2037	10.0	1.0	10.0	0.10
2038	10.0	1.0	10.0	0.10
2039	10.0	1.0	10.0	0.10
2040	10.0	1.0	10.0	0.10
2041	10.0	1.0	10.0	0.10
2042	10.0	1.0	10.0	0.10
2043	10.0	1.0	10.0	0.10
2044	10.0	1.0	10.0	0.10
2045	10.0	1.0	10.0	0.10
2046	10.0	1.0	10.0	0.10
2047	10.0	1.0	10.0	0.10
2048	10.0	1.0	10.0	0.10
2049	10.0	1.0	10.0	0.10
2050	10.0	1.0	10.0	0.10
2051	10.0	1.0	10.0	0.10
2052	10.0	1.0	10.0	0.10
2053	10.0	1.0	10.0	0.10
2054	10.0	1.0	10.0	0.10
2055	10.0	1.0	10.0	0.10
2056	10.0	1.0	10.0	0.10
2057	10.0	1.0	10.0	0.10
2058	10.0	1.0	10.0	0.10
2059	10.0	1.0	10.0	0.10
2060	10.0	1.0	10.0	0.10
2061	10.0	1.0	10.0	0.10
2062	10.0	1.0	10.0	0.10
2063	10.0	1.0	10.0	0.10
2064	10.0	1.0	10.0	0.10
2065	10.0	1.0	10.0	0.10
2066	10.0	1.0	10.0	0.10
2067	10.0	1.0	10.0	0.10
2068	10.0	1.0	10.0	0.10
2069	10.0	1.0	10.0	0.10
2070	10.0	1.0	10.0	0.10
2071	10.0	1.0	10.0	0.10

This Merchant Banker Deposit Capture Services Agreement ("Agreement") is entered into between Wizdom Progressive Federal Credit Union, d/b/a, "wp," "our," and "Credit Union"; and "you," "your," and "member"; and forms part of the Membership and Account Agreement between Member and Credit Union, by signing below, entering into this Agreement, or using the Product and/or Services, Member and all persons Member has authorized to use the Services (the "Authorized Person") agree to be bound by the terms of this Agreement. In the event of conflict between the terms of this Agreement and the terms of the Membership and Account Agreement, the terms of this Agreement shall control.

- 1. Background.** Credit Union offers the Product and Services for the convenience of Member to Substitute Checks or Image Exchange Items, which would enable Member to transmit paper checks converted to Image Items to Credit Union for processing and deposit into an eligible business share account (including a business share draft account) of Member maintained at Credit Union ("Account").
- 2. Definitions.** Capitalized terms defined in this Agreement shall have the meanings indicated in this Agreement (including in Schedule "B").
- 3. Services.** Credit Union will provide to Member the Product and Services described in this Agreement to enable Member to transmit Image Items to Credit Union or the Credit Union's designated processor to be cleared as Substitute Checks or Image Exchange Items. Credit Union may choose, in its sole discretion, the method used to present and clear Image Items. The Services may be provided by a designated service provider of Credit Union. Credit Union has no obligation to disclose service provider arrangements to Member, and Credit Union shall not be required to obtain Member's consent to modifications of any such arrangements. Member authorizes Credit Union and its service provider to take all actions necessary to provide the Services. Credit Union and Member will comply with the terms and provisions of this Agreement with respect to the use of the Product and the performance of the Services.
- 4. Member Financials. Credit Reports.** Member agrees to provide its financial information to us as requested. Member and the authorized users authorize us to access and review their consumer credit reports, including without limitation, eFiles and ChexSystems reports, in connection with Member's application for and use of the Services, and from time to time thereafter for as long as Member and each authorized user remains a user of the Services.
- 5. Implementation.** Member will capture digitized images of Checks using software provided by Credit Union or other software acceptable to Credit Union, and will ensure that the output files are compatible with the Product. Any software necessary shall be maintained by Member, except as the parties may otherwise agree in writing, and meet such technical specifications acceptable to Credit Union. Member shall transmit its output files as provided in the documentation, which is incorporated herein by reference.
- 6. Member Responsibilities.** In connection with the Product and the Services, Member shall comply with the following:
- A. Member's General Responsibilities.**

8.1.1. Member shall maintain one or more credit union accounts of credit union for the purpose of deposit of Member's dues. Member shall inform credit union of any change in the credit union account details.