



March 25, 2009

Dear Ms. Boren-Boer,

As we discussed yesterday on the phone, I have outlined for you exactly how the TTCU program for the NSU School Pride™ Visa Check Card works. Below is an example of how our card would work.

NSU will receive approximately 10% of the interchange TTCU receives for each completed Visa transaction using a NSU Visa Check Card, which is equal to two cents per transaction. These transactions are those that are done using a Visa swipe, not those when the card is used as an ATM card. The average number of completed Visa transactions in a one-year period for each card is 225. However, one year into our program the statistic for usage of a School Pride™ Card is closer to 280.

Card Number	Avg. Transactions	.02 per Transaction	Annual Revenue to NSU
250	280	.02	\$1,400
500	280	.02	\$2,800
750	280	.02	\$4,200
1000	280	.02	\$5,600

We have had a very favorable response to our NSU School Pride™ Visa Check Cards. We are very pleased with the acceptance of the NSU card, which leads all cards offered with more than 1300 cards issued and approximately 750 of those we consider "active." in use as of today. We want to ensure this product is of value to your school so we assure you a minimum annual amount of \$1,000, but of course, our plan is to far exceed that number. Given that there are so many variables about this program, we also believe it is in the best interests of our members to have a maximum amount of \$10,000 on an annual basis. Both of these numbers are in place to ensure that the program is a success for both NSU and TTCU. The first year's donation to NSU was \$2264.94. I'm sure that will grow exponentially this year.

I have also attached the signed contract for your review. If you have any questions, please feel free to contact me directly at 918/293.3309 or by email at kcohea@ttcu.com.

Best regards,

Kristi Brooks Cohea
Vice President Marketing

AGREEMENT

This Agreement is made this 13 day of ^{Sept.} ~~August~~, 2007, by and between Tulsa Teachers Credit Union and Northwestern State Univ. Tulsa Teachers Credit Union is offering a High School Visa Check Card and NSU has agreed for the Credit Union to use its' logo and colors on the face of the Visa Check Card and to market this Card throughout the general area.

This Agreement can be terminated by thirty (30) days written notice by either party.

TULSA TEACHERS CREDIT UNION

By *Kristi Brooks Chisholm*

SCHOOL

By *Elizabeth Anderson*
Elizabeth Anderson