

This Service Description is part of the Treasury Services Master Agreement (the “*Master Agreement*”) currently in effect between you and BMO Bank N.A. (“*we*” or “*us*” and “*our*”). This Service Description is part of the Master Agreement, and is subject to all of the terms and conditions contained in the Master Agreement. Any references herein to the Master Agreement shall be deemed to include the terms of this Service Description, including any User Guide and set-up form. Any capitalized terms not defined herein shall have the same meaning as set forth in the Master Agreement.

1. Services.

This Service Description sets out the terms and conditions under which we offer foreign currency deposit accounts to our commercial customers that utilize foreign currencies in their business (the “*Service*”). Each account (which is referred to as a “*Multicurrency Account*”) allows the depositor to maintain demand deposits with us, which are denominated in any one of the foreign currencies we offer. Each foreign currency selected by you is referred to in this Service Description as a “*Selected Currency*.” We reserve the right to change from time to time the foreign currencies in which deposits may be made or maintained in the Multicurrency Account. We will notify you if we decide to stop accepting or maintaining deposits in the Selected Currency, and your Multicurrency Account for that discontinued foreign currency will be closed on the date specified in our notice to you.

2. Deposits.

- (a) Deposits to the Multicurrency Account may be made only by wire transfers denominated in your Selected Currency. Deposits are routed through an overseas correspondent bank which we designate for each particular Selected Currency (as explained in our instructions for the Selected Currency). Deposits through one of our designated overseas correspondent banks for that Selected Currency will be considered as a deposit to your Multicurrency Account on the day we receive clear and specific notice from that correspondent that a deposit has been made on your behalf and routed through that bank for credit to your Multicurrency Account. Our international funds availability policy does not apply to wire transfers. Deposits to the Multicurrency Account are governed by Illinois and applicable federal law, but any wire transfers which you route through one of our designated overseas correspondent banks for deposit to your Multicurrency Account may be subject to the laws of that jurisdiction.
- (b) We reserve the right to (i) refuse to accept deposits to the Multicurrency Account, (ii) limit the minimum or maximum balance that may be maintained in your Multicurrency Account and the number of deposits made to your Multicurrency Account, (iii) change the overseas correspondent bank which we designate to provide foreign draft or deposit routing services in connection with your Selected Currency, and (iv) change the overseas correspondent bank or banks where we choose to hold our assets relative to your Multicurrency Account.
- (c) **OUR ASSETS RELATIVE TO YOUR MULTICURRENCY ACCOUNT WILL BE HELD IN OUR NAME IN ANOTHER FINANCIAL INSTITUTION IN THE SELECTED CURRENCY IN OR OUTSIDE OF THE COUNTRY WHOSE CURRENCY IS INVOLVED. YOU BEAR THE RISK OF GOVERNMENTAL MEASURES AND RESTRICTIONS CONCERNING OUR ASSETS FOR THE COUNTRY OF YOUR SELECTED CURRENCY INCLUDING FOREIGN EXCHANGE CONTROLS AS WELL AS THE RISKS OF NONPERFORMANCE BY THAT FINANCIAL INSTITUTION. THIS MEANS THAT YOU BEAR THE RISK OF NON-PAYMENT IF THE OTHER FINANCIAL INSTITUTION IS UNABLE TO PAY US, OR PREVENTED FROM PAYING US, OR IF ANY GOVERNMENTAL MEASURES ARE TAKEN, OR OTHER RESTRICTIONS ARE IMPOSED UPON THOSE ASSETS.** If your Selected Currency is unavailable to us for any reason on a day we are to pay you or transfer funds in the Selected Currency due to exchange controls, or for any other circumstances beyond our control (including, without limitation, natural disasters and civil disturbances), we will not pay you or transfer funds in your Selected Currency or in any other currency (including United States Dollars). Once your Selected Currency again becomes available to us, we will pay you or effect the transfer in that currency in the amount requested. No interest shall accrue during the period of delay. If the government of the country that issued your Selected Currency no longer uses that currency, or if that currency is no longer used for the settlement of transactions by public institutions

in that country or within the international banking community, we will pay you in the new currency of that country upon our receipt and at the exchange rate we receive for your Selected Currency.

- (d) In connection with any currency conversion transaction, you should be aware that in recent years rates of exchange for certain currencies are or have been highly volatile, and that volatility may be expected in the future. Fluctuations in any particular exchange rate that have occurred in the past are not necessarily indicative, however, of fluctuations that may occur while you have funds on deposit in the Multicurrency Account.

3. Withdrawal and Transfer Limitations.

YOU ARE NOT ALLOWED TO DRAW CHECKS ON THE MULTICURRENCY ACCOUNT. We will refuse to pay any check drawn on the Multicurrency Account. All withdrawals from the Multicurrency Account must be by non-check fund transfers such as international wires or, by special arrangement, foreign currency drafts which are drawn on one of our overseas correspondent banks. You agree to limit all withdrawals and transfers from your Multicurrency Account to the amount of the available balance at the time the withdrawal or transfer is made. We can refuse to execute any withdrawal request or transfer order if there is an insufficient balance of available funds in the Multicurrency Account. If your Multicurrency Account is overdrawn for any reason, you are subject to overdraft and similar fees and charges and you agree to immediately repay to us the resulting deficit in that Selected Currency, together with the costs we incur to collect that deficit (including court costs and reasonable attorneys' fees).

4. Interest.

No interest will be paid on a Multicurrency Account.

5. Funds Transfers.

If you wish to wire transfer funds from the Multicurrency Account, you must be a subscriber to our Wire Transfer Services and have accepted the related Service Documentation and completed the Wire Transfer setup process.

6. Statements and Notices.

We will mail or make available to you a periodic statement for the Multicurrency Account as provided in the Master Agreement or Commercial Account Agreement.

7. Termination.

We reserve the right to close your Multicurrency Account, with or without cause, at any time. You may close the Multicurrency Account at any time after we have received notice and have had a reasonable opportunity to act on it.

8. Foreign Currency Risks.

You acknowledge that a deposit account denominated in a foreign currency and held outside the United States entails significant risks that are not associated with a deposit account denominated in United States dollars, or with deposits held in the United States. These risks include expropriation of assets we hold in a foreign country which relate to a Multicurrency Account, moratoriums on payments by banks and other obligors where we have deposited assets which relate to Multicurrency Accounts, and the imposition or modification of foreign exchange controls with respect to the foreign currency in which the Multicurrency Account is denominated. These risks depend upon factors over which we have no control, such as economic and political events and the supply of and demand for the foreign currency in which the Multicurrency Account is denominated. We cannot assure you that such events will not restrict or prohibit payment or withdrawal of your deposits. For these and other reasons, it is possible that your Selected Currency would not be available to us on a date we are scheduled to pay you or make a transfer. **YOU SHOULD CONSULT YOUR OWN FINANCIAL, LEGAL AND TAX ADVISORS REGARDING THE RISKS INVOLVED IN MAINTAINING A DEPOSIT ACCOUNT DENOMINATED IN A FOREIGN CURRENCY, INCLUDING EXCHANGE CONTROL AND EXCHANGE RATE RISKS.**

9. Delay.

We are not responsible for any delay or failure to affect your funds' transfers due to circumstances beyond our control including disruptions in communications facilities, power or equipment failures or the neglect, action or failure to act of any other financial institution, intermediary, or funds transfer system.

10. Miscellaneous.

We will be liable to you for your use of the Service as set forth in the Master Agreement and this Service Description.

THIS SERVICE DESCRIPTION HAS BEEN EXECUTED AS PROVIDED IN THE SCHEDULE OF SERVICES FORMING A PART OF THE MASTER AGREEMENT.

8473299_3