CENTRAL YORK SCHOOL DISTRICT
AGREEMENT WITH WHITE ROSE CREDIT UNION

This Agreement confirms the continuing partnership between Central York School District (the "District") and White Rose Credit Union ("White Rose") concerning the existing in-school credit union branch known as the Panther Branch (the "Branch") and the parties' financial-literacy and student-learning activities.

BACKGROUND AND PURPOSE

The District and White Rose have maintained a longstanding relationship through which White Rose operates the Panther Branch within Central York High School for the benefit of students and District faculty and staff. White Rose succeeded to the operations of a financial institution that previously maintained space within Central York High School for the operation of the Branch. The parties wish to document their continuing relationship and the terms governing the Branch and related educational activities.

The partnership is intended to combine practical experience with classroom learning, support responsible financial decision-making, and provide opportunities for students to develop skills useful in school, employment, and everyday life. The parties intend to continue the existing Branch, which is not presently operated by students, while preserving opportunities for future student participation as provided in this Agreement.

OBJECTIVES OF THE PARTNERSHIP

The objectives of the partnership are:

1. To recognize White Rose as the exclusive financial institution authorized to operate a physical branch within Central York High School during the term of this Agreement. This exclusivity applies only to the operation of a physical branch and does not restrict the District's ability to utilize other financial institutions, educational resources, programs, presenters, or guest speakers for educational or career-development purposes.
2. To provide students opportunities to gain practical experience through exposure to a functioning financial institution.
3. To help students understand financial matters and establish a foundation for sound financial decisions.
4. To develop career awareness and skills useful in future employment.
5. To educate students concerning budgeting, saving, responsible borrowing, and appropriate use of credit.
6. To provide opportunities to practice technical literacy, communication, customer service, problem solving, teamwork, and time management.

TERM AND TERMINATION

This Agreement shall be effective ~~[EFFECTIVE DATE]~~December 1, 2026, and shall continue for three (3) years through ~~[EXPIRATION DATE~~November 30, 2029~~]~~, unless earlier terminated as provided below. The parties may renew the Agreement for additional terms by mutual written agreement.

Either party may terminate this Agreement upon at least ninety (90) days' prior written notice to the other. During the notice period, the parties will cooperate in arranging for the orderly conclusion of Branch operations, including White Rose's removal of its funds, confidential records, equipment, and other property. A party may temporarily suspend activities when reasonably necessary to address an immediate safety or security concern.

EXISTING BRANCH AND USE OF SPACE

The District will continue to make available to White Rose the space currently used for the Panther Branch at Central York High School, 601 Mundis Mill Road, York, Pennsylvania 17406 (the "Branch Space"). White Rose may continue using the Branch Space to provide credit union services to eligible students, faculty, and staff and to conduct related educational activities. Authorized White Rose personnel will have reasonable access consistent with the school's schedule and safety requirements, including access reasonably necessary to secure funds and equipment.

The District will continue to provide the Branch Space to White Rose without charge, in consideration of White Rose's continued operation of the Branch and provision of financial-literacy programming and educational opportunities for District students. The District will provide the utilities and ordinary building services presently furnished in connection with the Branch, without charge to White Rose, unless otherwise agreed in writing. White Rose will maintain its own banking equipment, records, supplies, and other personal property. Neither party will materially change the location or existing occupancy arrangements without consulting the other and reaching agreement.

Upon execution, this Agreement shall supersede and replace any prior agreement between the District and White Rose, or its predecessor financial institution, concerning the operation of the Panther Branch and use of the Branch Space.

FINANCIAL-LITERACY AND CURRICULUM ACTIVITIES

White Rose will work with designated District administrators and educators to continue and develop financial-literacy opportunities appropriate for District students. Instruction may address savings goals, budgeting, banking fundamentals, credit, borrowing, fraud prevention, and responsible money management. The District will determine how approved activities fit within its curriculum and school schedule; White Rose will provide financial-services knowledge and personnel as mutually arranged.

As appropriate to the District's educational programs and White Rose's available resources, activities may include classroom instruction or presentations, student assemblies, career-awareness programs, staff workshops, open-house events, parent meetings, and other school activities. The parties may coordinate instruction across subject areas and provide students opportunities to connect classroom concepts with actual Branch operations.

White Rose will also make available to District students its Zogo financial-literacy application, which provides interactive, gamified financial education through short learning modules covering various financial topics. Students may earn points by completing educational activities, which can be redeemed for gift cards in accordance with the application's terms and conditions.

The parties will agree upon the scope and scheduling of specific activities through their designated representatives. This Agreement does not require either party to undertake a new recurring expense or staffing commitment without its approval.

The District retains discretion to select and utilize educational resources, programs, presenters, and guest speakers, including representatives of other financial institutions, in connection with its curriculum, career-development programs, and other educational activities. Nothing in this Agreement requires the District to utilize White Rose exclusively for financial-literacy instruction or other educational programming. However, the District will endeavor to provide White Rose with opportunities to participate in financial-literacy programming and related educational activities at Central York High School

White Rose will provide the financial-literacy programming and educational opportunities described in this Agreement at no cost to the District.

STUDENT PARTICIPATION AND PRACTICAL EXPERIENCE

Although students do not currently serve as employees or participate in operating the Branch, the District and White Rose may mutually agree to establish opportunities for student participation in the future. Any such program would be subject to appropriate selection, scheduling, training, and supervision procedures. The District will remain responsible for educational supervision and school matters, while White Rose will control banking functions and determine which Branch activities students may observe or perform under supervision.

Students may have opportunities to learn about customer service, workplace conduct, interviewing, employment applications, business operations, confidentiality, technology, and teamwork. Student participation in transactions or access to account information will be limited by White Rose's procedures and applicable law. Any separate paid employment or internship arrangement will be documented as appropriate.

BRANCH OPERATIONS AND MANAGEMENT

White Rose will be responsible for operating the Branch and administering all financial services, accounts, transactions, cash, and member information. The District will designate an administrator to coordinate with White Rose concerning school operations and educational activities. Together, the designated representatives will establish or continue procedures addressing:

- Parent or guardian involvement in student accounts, where applicable;
- Opening and closing of accounts and minimum balance requirements;
- Security of the Branch and protection of member funds and information;
- Limits on student withdrawals and other available transactions;
- Branch operating hours, school-calendar closures, and access;
- Contact persons for daily coordination and operational questions; and
- Other procedures White Rose determines necessary for the safe and proper operation of the Branch.

White Rose will determine eligibility for membership and the products and services available at the Branch. District personnel will not be responsible for processing transactions or supervising regulated banking activities. Detailed internal security and account procedures will remain under White Rose's control rather than being attached to this Agreement.

All White Rose personnel working at the Branch in the High School will obtain current criminal clearances as required by 24 P.S. 1-111 and provide copies of such clearances to the District. All White Rose personnel will be approved in advance by the District.

BENEFITS AND PUBLIC RECOGNITION

The partnership provides students with practical opportunities to learn money-management skills, develop short- and long-term financial goals, understand savings and credit, and gain experience with communication, technical literacy, problem solving, and teamwork. Student participants may also gain familiarity with the operation of a business and the responsibilities associated with customer service and professional conduct.

White Rose will benefit from its continuing relationship with the District and the opportunity to advance financial education and serve eligible members in the school community. Subject to reasonable District approval regarding placement, White Rose may display its name, logo, Branch signage, and financial-literacy or promotional materials in the Branch Space and may identify the partnership in mutually approved communications.

ADMINISTRATION AND APPROVAL

The parties will identify their principal representatives for coordination of Branch operations and educational activities. Modifications to the term, use of the Branch Space, or other material provisions of this Agreement must be approved in writing by both parties. This Agreement is subject to any approval required from the District's Board of School Directors.

The parties, intending to continue their existing cooperative relationship, have executed this Agreement through their authorized representatives.

WHITE ROSE CREDIT UNION

By: _____ Date: _____

Name / Title: _____

CENTRAL YORK SCHOOL DISTRICT

By: _____ Date: _____

Name / Title: _____

Board approval date (if applicable): _____