

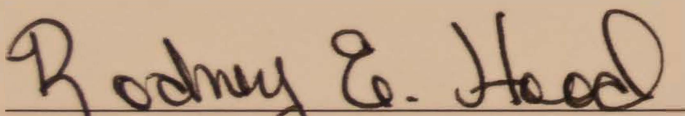
MEMORANDUM OF UNDERSTANDING
between
NATIONAL CREDIT UNION ADMINISTRATION
and
U.S. SMALL BUSINESS ADMINISTRATION

APPROVALS:

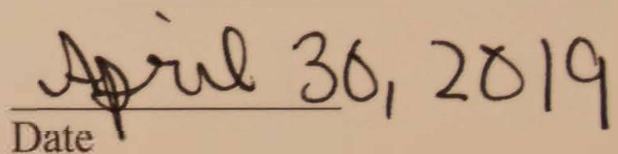
The signatories below represent that they have the authority to make such commitments on behalf of their respective organization on this day of April 30, 2019.

For the NATIONAL CREDIT UNION ADMINISTRATION

Signed By:



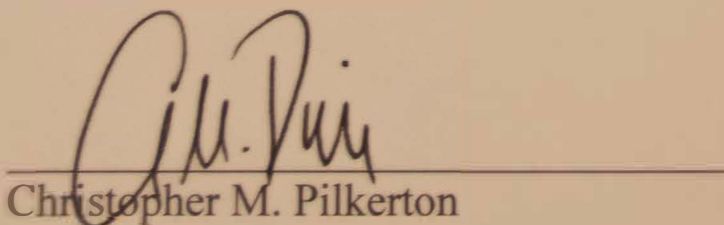
Rodney E. Hood
Chairman of the Board
National Credit Union Administration



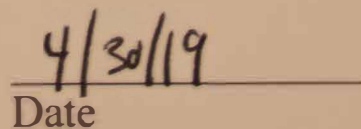
Date

For the U.S. SMALL BUSINESS ADMINISTRATION

Signed By:



Christopher M. Pilkerton
Acting Administrator
U.S. Small Business Administration



Date