

SUMMARY OF PROCEDURES AND RULES FOR COLLECTIVE GIVING ACCOUNTS

Creating and Making Contributions to a Collective Giving Account

A Collective Giving Account may be created by making an irrevocable and unconditional contribution of assets (cash, securities or other assets), which is accepted by FJC, under the terms of an FJC Collective Giving letter agreement. Collective Giving Accounts may be established to support a broad area of concern, such as education or the arts, or a particular charity or charities. The account founder(s), who shall be called Advisor(s), can create a "Group" to which others can make contributions designated for the Group to support the same cause. The Advisor(s) then make grant recommendations to FJC for distributions to the particular or other appropriate and qualified charities. There is no minimum initial contribution to establish a fund. Additional contributions may be made at any time, and in any amount, to a Collective Giving Account.

FJC does not certify the value of contributed assets, has the right to reject contributions of any asset and to close such account at any time and for any reason. FJC will inform the advisors of its decision to close the account and will receive recommendations on the final distribution of the account's funds.

Advisors

Advisors, who are natural persons, may establish a Collective Giving Account, and will have the privilege of appointing additional Advisors – individuals who may recommend investments of, and distributions from, the fund.

A maximum of three (3) Advisors may serve at any one time using the FJC Program Options Form. The completed form must be signed by an existing Advisor for the updates to take effect.

Unless the Advisors notify FJC otherwise in writing, each Advisor of a Collective Giving Account shall have the full, equal and independent privilege to designate Additional and Successor Advisors. Advisors designated to serve during the lifetime of the Advisor are "Additional Advisors." Persons designated to serve as Advisors after the death or disability of the initial Advisor and the death, disability, termination or resignation of all the Additional Advisors are "Successor Advisors."

Unless the Advisors notify FJC in writing otherwise (e.g., that recommendations must be made jointly or by some specified combination or number of Advisors), each Advisor shall have the full, equal and independent privilege to recommend investment preferences and grant distributions for the Collective Giving Account.

When a number of individuals have the privilege of making recommendations for a fund, FJC may require that the Advisors designate one person to act for all of them in submitting recommendations to FJC.

If FJC receives a separation agreement or divorce settlement agreement for a couple, both of whom are Advisors of a Collective Giving Account, FJC will honor the terms of that agreement. In the absence of an agreement, upon written notice of a separation or divorce, FJC will divide the fund into two equal parts, with each spouse as the Advisor of a divided portion.

Subject to the limitation on the number of Advisors who may serve simultaneously, an Advisor may provide that Additional Advisors may designate other Additional or Successor Advisors. Unless the Advisors have notified FJC

otherwise in writing, after the death or disability of the Advisors, each surviving Additional or Successor Advisor shall have the right to designate his or her replacement as Advisor. Any person who has the right to designate Advisors may also limit or terminate the designation of any Advisor that person has designated. Unless the Advisors notify FJC otherwise in writing, any person who may make designations may do so during his or her lifetime or by will.

Investment of Assets

FJC has the sole right to invest and manage the investment of all Collective Giving Accounts. Advisors have the privilege to recommend the allocation of funds contributed to one or more of FJC's investment choices, subject to the right of FJC to designate investment options available to Collective Giving Accounts, change, add to or delete such options, and make such rules regarding investment options and investment recommendations as it may deem necessary or appropriate.

Investment income and losses are allocated to each account at the close of each period, as established by FJC. This calculation is based on a weighted daily average of the opening balance and transactions in the account over the period. A report of all transactions in each Collective Giving Account, including income, gains or losses (net of expenses), contributions, grants and fees, is provided to the Advisors quarterly.

No more than three times in each FJC fiscal year, at the end of a period, the Advisors may recommend that the funds held in a Collective Giving Account be reallocated among investment choices.

All funds received by FJC will be subject to fees, which for the initial term of this Agreement shall generally be (1) an initial fee of two - five per cent (2 - 5%) of all funds received by FJC designated for the Group, plus an annual fee of 1% of the average daily balance of the assets held in the Collective Giving Account.

Grants from Collective Giving Accounts to Charity

FJC has the duty imposed by law to make only those grants that satisfy the guidelines it has adopted to comply with the requirements of the Internal Revenue Code and the applicable regulations published by the Treasury Department.

Advisors have the privilege of recommending grants from a Collective Giving Account that are consistent with FJC's charitable purposes. This Summary includes a List of Charitable Needs, which FJC uses as a guideline in making decisions for approval or disapproval of all grant recommendations from Collective Giving Accounts.

Each grant shall identify the Advisors to the recipient organization unless the Advisors, in writing, ask that the grant not list the Advisors' names. FJC will use its best efforts to process all distribution requests within ten (10) business days from receipt.

Limitations on Grants

The minimum grant is \$180. No grant may be made to pay for or to discharge a legal obligation of any person or to pay for products or services; e.g., pledges, tuition, non-tax deductible portions of events or memberships, tickets, meals, merchandise or dues (except dues of qualifying religious institutions).

Continuity of Funds

Advisors may also make recommendations for the distribution of any remaining funds upon their death or disability or upon the occurrence of a specified event. If such a recommendation has not been made, when there are no surviving competent Advisors or successor Advisors, funds remaining in a Collective Giving Account will be placed in the General Endowment Funds of FJC, and may carry a name designated by the Advisor or, at the discretion of FJC, may be distributed to one or more previously recommended charities.

Ownership of Assets in Collective Giving Accounts

FJC owns the assets in each Collective Giving Account outright and has complete control over them for the charitable purposes of FJC. The Advisors do not have any power to restrict the absolute rights of FJC as owner of the assets.

List of Charitable Needs

The following are categories of organizations consistent with the purposes of FJC as determined by the Board of Directors. These categories reflect the broad scope of purposes of FJC as a responsible element within the community in advancing human needs through a wide range of activities.

- A.** Charitable organizations in the fields of education, inter-group relations, culture, health service, social service, religion, science, and the environment in the United States.
- B.** Organizations serving charitable purposes throughout the world.

DonorWeb Agreement

FJC grants you and any authorized signatories on the account, for your personal or philanthropic purposes only, a nonexclusive, limited and revocable right to access and use the FJC DonorWeb. You agree not to use the DonorWeb for any other purpose.

You are responsible for obtaining, installing, and maintaining and operating all software, hardware or other equipment (collectively the “system”) necessary for you to access and use the DonorWeb. This responsibility includes, without limitation, your utilizing up to date web browsers and commercially available encryption, antivirus, anti-spyware, and internet security software. You are additionally responsible for obtaining Internet services via the Internet service provider of your choice, for any and all fees imposed by such Internet service provider and any associated communication service provider charges. You acknowledge that there are certain security, corruption, transmission error, and access availability risks associated with using open networks such as the Internet and you hereby expressly assume such risks. You agree that you are responsible for the data security of the Systems used to access the DonorWeb and for the transmission and receipt of information using such Systems. You acknowledge that you are using the DonorWeb for your convenience, have made your own independent assessment of the adequacy of the Internet and the Systems and that you are satisfied with that assessment. FJC is not responsible for any errors or problems that arise from the malfunction or failure of the Internet or your Systems nor are we responsible for notifying you of any upgrades, fixes, or enhancements to, or for providing other support for your Systems. Although we may provide a link to a third party site where you may download software or access other information, we make no endorsement of any specific software, hardware or Internet Service Provider, nor are we responsible for any data, content or information contained thereon, and your use of any such software, hardware or service may also be subject to the license or other agreements of that provider, in addition to these terms and conditions.

To prevent unauthorized access to your accounts and to prevent unauthorized use of the DonorWeb, you agree to protect and keep confidential your account number, user ID and password used to access your accounts on the

DonorWeb. If you disclose your account numbers, user ID and/or passwords to any person(s) or entity, you assume all risks associated with such disclosure. If you permit any other person(s) or entity to use the DonorWeb or to use your account number, user ID and/or password to access your account, you are responsible for any transactions and activities performed from your account. If you believe someone may attempt to use or has used the DonorWeb without your permission, or that any other unauthorized use or security breach has occurred, you should notify FJC immediately.

FJC may, from time to time, introduce new features to the DonorWeb or modify or delete existing features in its sole discretion.

EXCEPT AS SPECIFICALLY SET FORTH HEREIN OR WHERE THE LAW REQUIRES A DIFFERENT STANDARD, WE SHALL NOT BE RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONFIDENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO THE SYSTEM, EQUIPMENT, BROWSER, AND/OR THE INSTALLATION OR MAINTENANCE THEREOF, ACCESS TO OR USE OF THE DONORWEB, FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT, THE INTERNET, THE SYSTEM, OR COMMUNICATION LINES, TELEPHONE OR OTHER INTERCONNECT PROBLEMS, BUGS, ERRORS, CONFIGURATION PROBLEMS OR INCOMPATIBILITY OF COMPUTER HARDWARE, SOFTWARE, THE INTERNET OR THE SYSTEM, FAILURE OR UNAVAILABILITY OF INTERNET ACCESS, PROBLEMS WITH INTERNET SERVICE PROVIDERS, PROBLEMS OR DELAYS WITH DATA TRANSMISSION FACILITIES, OR ANY OTHER PROBLEMS YOU EXPERIENCE DUE TO CAUSES BEYOND OUR CONTROL. YOU UNDERSTAND AND AGREE THAT YOUR USE OF THE DONORWEB IS AT YOUR SOLE RISK AND THAT THE DONORWEB AND ALL INFORMATION AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS, SERVICES AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE DONORWEB, ARE PROVIDED ON AN "AS IS" "WHERE IS" BASIS, AND ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE TO YOU. YOU ACKNOWLEDGE THAT WE MAKE NO WARRANTY THAT THE DONORWEB WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR FREE. TO THE EXTENT PERMITTED BY LAW, WE DISCLAIM ALL REPRESENTATIONS, WARRANTIES OR CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO THE DONORWEB AND ALL INFORMATION AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS, SERVICES AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE DONOR WEB.