

possible why you believe it is an error or why you need more information; and

- The dollar amount of the Transaction and, if different, the amount of the suspected error.

You can contact T. Rowe Price by telephoning: 1-800-222-7002.

You can contact T. Rowe Price by writing to:

T. Rowe Price Investment Services, Inc.
P.O. Box 17300
Baltimore, MD 21297-1300

4.7.4 **Timing of Error Resolution Process.** Except as otherwise stated in this Agreement, T. Rowe Price will determine whether an error occurred within 10 Business Days after hearing from you and will correct any error promptly. If T. Rowe Price needs more time, however, it may take up to forty-five (45) calendar days (or longer period as specified below) to investigate your complaint or question. In this event, T. Rowe Price will generally re-credit your account within ten (10) Business Days for the amount you think is in error so that you will have use of the money during the time it takes T. Rowe Price to complete the investigation. However, margin Accounts need not be re-credited during the investigation. If T. Rowe Price asks you to put your complaint or question in writing and T. Rowe Price does not receive it within ten (10) Business Days, T. Rowe Price need not re-credit your account or T. Rowe Price may reverse any credit previously made to your Account.

4.7.4.1 **Foreign Transactions.** For Transactions initiated outside the United States, the applicable time period for investigations stated in Section 4.6.4 shall be 90 calendar days in place of forty-five (45) calendar days.

4.7.4.2 **Point-of-Sale Transactions.** For point-of-sale transactions (for example, Purchases at a merchant and Cash Advances), the applicable time period for investigations shall be ninety (90) calendar days in place of forty-five (45) calendar days.

4.7.4.3 **New Accounts.** For Accounts that have been open for thirty (30) calendar days or less, the applicable time periods for actions stated in Section 4.6.4 shall be twenty (20) Business Days in place of ten (10) Business Days and ninety (90) calendar days in place of forty-five (45) calendar days.

4.7.4.4 **Informing You of the Results.** T. Rowe Price will tell you the results within three (3) Business Days after completing the investigation. If T. Rowe Price decides that there was no error, T. Rowe Price will reverse the applicable credit and send you a written explanation. You may ask T. Rowe Price for copies of the documents that were used in the investigation.

4.7.4.5 **Accounts Which Are Not Consumer Accounts.** The time periods for T. Rowe Price to investigate and report to you and the duties to re-credit an Account during an investigation apply only to Consumer Accounts.

4.8 **Our Liability for Failure to Complete Transactions.** For Consumer Accounts, if a Transaction to or from your Account is not completed on time or in the correct amount according to this Agreement, we will be liable for your losses or damages. However, there are some exceptions. For all Accounts, we will not be liable IF:

- through no fault of ours, you do not have a sufficient Available Balance to make the Transaction;
- any ATM, other device, Card or computer system was not working properly and you knew about the breakdown when you started the Transaction;
- the ATM or other device you are using for the Transaction does not have enough cash;
- your Account is frozen (for example, because of a court order or other similar reason) and we are not permitted to make the Transaction;
- circumstances beyond our control (such as fire or flood) prevent the Transaction, despite the reasonable precautions that we have taken;
- you have failed to enter your correct PIN within the maximum number of attempts permitted;
- you failed to use the ATM, other device, Card or computer system in accordance with instructions;
- we have limited or refused to complete Transactions for security reasons; or
- we have reason to believe that the requested Transaction is unauthorized.

There may be additional exceptions stated elsewhere in this Agreement or otherwise notified to you, or in other applicable account agreement(s) relating to your Account. None of us will be responsible for any person's actions in refusing to honor or accept your Card or in taking possession of your Card. In any case where there is liability on our part under this Agreement, we will be liable only for actual proven damages if

the failure to make the Transaction resulted from a bona fide error by us despite the existence of procedures reasonably designed to avoid such errors.

5. **Confidentiality.** You give us permission to share information with each other. Under normal circumstances, we will not reveal any information about your Account or Transactions to third parties. We will not reveal information to third parties about your Account and your Transactions EXCEPT: (1) where it is necessary for completing your Transactions or providing you other services or benefits; or (2) in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant; or (3) in order to comply with laws or with orders of subpoenas of government agencies or courts; or (4) if you give us written permission; or (5) to other persons and entities in order to resolve disputes arising from Transactions; or (6) in the circumstances contemplated by T. Rowe Price's Privacy Policy, as furnished to you separately and updated or amended from time to time by T. Rowe Price.

6. Joint Accounts.

6.1 If this is a joint Account, each accountholder irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement. We shall be fully protected in acting upon the instructions of either of you, in sending confirmation advice, notices or other communications to either of you, or in otherwise dealing with either of you. Each of you shall be liable, jointly and individually, for any amounts due pursuant to this Agreement, whether incurred by either or both of you.

6.2 If "you" shall consist of more than one individual, the obligations of all such persons under this Agreement shall be joint and several. Each joint accountholder (Accountholder) has authority, acting individually and without notice to the other Accountholder, to deal with us in connection with this Agreement as fully and completely as if the Accountholder is the sole Accountholder. We are authorized to follow the instructions of any joint Accountholder. None of us are responsible for determining the purpose or propriety of an instruction received from any Accountholder or for the disposition of payments or deliveries among joint Accountholders. Any notice sent to one Accountholder will be deemed notice to all Accountholders.

7. **Disputes Involving Your Account.** To the fullest extent permitted by law, you agree to be liable to us for any loss, costs, or expenses, including reasonable attorneys' fees, that we may incur as a result of any dispute involving your Account. To the fullest extent permitted by law, you authorize us to deduct any such loss, costs or expenses from your Account without prior notice to you. This obligation includes disputes between you and us involving the Account and situations where we become involved in disputes between you and an authorized signor, another joint owner, or a third party claiming an interest in the Account. Also, it includes those situations where you, an authorized signor, another joint owner, or a third party take some action with respect to the Account which causes us to seek the advice of counsel, even though we do not actually become involved in the dispute.

8. **Our Duty of Care.** The duty of care of T. Rowe Price, BNY Mellon and Bank to you is satisfied if reasonable banking procedures are followed. The obligations of T. Rowe Price, BNY Mellon and Bank are set forth in this Agreement. None of T. Rowe Price, BNY Mellon or Bank is liable for the obligations of the others.

9. Miscellaneous.

9.1 **Scope and Transferability.** This Agreement shall cover all aspects of the Card services and associated Electronic Fund Transfers described herein and shall inure to the benefit of our successors whether by merger, consolidation, or otherwise, and assigns, and we may transfer your Account to our respective successors and assigns, and this Agreement shall be binding upon your heirs, executors, administrators, successors and assigns.

You cannot transfer ownership of an Account without T. Rowe Price's permission. Please contact T. Rowe Price if you need to change the ownership of an Account. This does not limit your ability, where otherwise permitted, to access your Accounts by using your Card or via other associated Electronic Fund Transfers. None of us is bound by any transfer of ownership or assignment unless we agree separately in writing to be bound by it.

9.2 **Terminating Your Card Services.** T. Rowe Price, BNY Mellon, Bank or you may terminate this Agreement, including the use of Cards or other services, if applicable, at any time, without closing your Account. Without limiting the foregoing, your Card will be cancelled and your Cards or other services, as applicable, terminated effective with the closing of your Account. You shall remain responsible for authorized charges that arise before or after such cancellation or termination. In the event of cancellation or termination for whatever reason, you shall promptly destroy all Cards. Failure to do so

may result in a delay in our complying with your instructions regarding the disposition of assets.

9.3 **Lawful Use.** You agree to use your Account and Card only for lawful purposes. By entering into this Agreement, you represent to us that you are not now aware of any pending or threatened criminal proceedings that could result in the loss of any money in your Account.

9.4 **Garnishment, Execution and Attachment.** If any of us is served with any legal process that tries to attach or in some way prevent you from freely using your funds you give us the right to hold any portion of the funds during any time necessary to finally determine who has the legal right to the funds and pay any balance in the Account to the proper person or authority. All legal actions against your Account are subject to the right of set off and security interest in favor of each of us.

9.5 **Client Information.** You agree to provide to us information that any of us is required by law or regulation to obtain from you.

9.6 **Service Charges/Expenses.** We may charge your Account for service charges based upon Account activity, stop payment orders, garnishments, levies, or other services related to your account. We may change the amount of service charges from time to time. You agree to repay us all of our expenses, including attorneys' fees and legal expenses, to collect money you owe us because of your Account or for any dispute relating to your Account.

9.7 **Extraordinary Events.** To the fullest extent allowable under law, we are not responsible and you agree not to hold us liable for losses caused directly or indirectly by conditions beyond our control, including, but not limited to: war, natural disaster, terrorism, government restriction, exchange or market rulings, strikes, interruptions of communications or data processing services, news or analysts' reports, market volatility or disruptions in orderly trading on any exchange or market.

9.8 **Governing Law.** Except where specified, this Agreement shall be governed by the laws of the Commonwealth of Pennsylvania and the United States of America, as amended.

9.9 **Representations and Amendments.** You agree that we shall have the right to amend this Agreement at any time by sending notice of the amendment to you. An amendment shall be effective as of the date we establish. If we make any changes to this Agreement that will affect you adversely (by increasing costs or liability to you, or limiting access to your Account), we will notify you prior to the change as required by law. The change will automatically become effective unless, prior to the effective date, you notify us of your intention to terminate Card or other services, as applicable. We reserve the right to make emergency changes for security reasons, without prior written notice to you. You understand additional restrictions may apply to the services and additional documentation may be required by applicable law or our policies and procedures. You agree to promptly comply with any such restrictions and requests for additional documents.

9.10 **Severability.** If and to the extent any term or provision herein is or should become invalid or unenforceable, then (i) the remaining terms and provisions hereof shall be unimpaired and remain in full force and effect and (ii) the invalid or unenforceable provision or term shall be replaced by a term or provision that is valid and enforceable and that comes closest to expressing the intention of such invalid or unenforceable term or provision.

9.11 **Headings.** The headings of the provisions hereof are for ease of reference only and shall not affect the interpretation or application of this Agreement or in any way modify or qualify any of the rights or obligations provided for hereunder.

9.12 **Recording Conversations and Monitoring Electronic Communications.** For the parties' mutual protection, you understand, agree, and expressly consent to T. Rowe Price's, BNY Mellon's and Bank's electronic recollection of any of your telephone conversations with them and to T. Rowe Price's, BNY Mellon's and Bank's monitoring of your electronic communications with them, including but not limited to e-mail and facsimile transmission.

9.13 **Priority of Agreements.** In the event of any conflict between this Agreement and any other agreement you have with T. Rowe Price, this Agreement will control with respect to your Cards and any Transactions described herein.

KEEP THIS COPY FOR YOUR RECORDS.

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PLUS Systems® is a registered mark of PLUS Systems Inc.
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T. ROWE PRICE BROKERAGE ADVANTAGE ACCOUNT DEBIT CARD AGREEMENT AND DISCLOSURE STATEMENT

T. Rowe Price Investment Services, Inc. ("T. Rowe Price") has arranged with BNY Mellon Investment Servicing Trust Company (BNY Mellon) and Bank (defined below) for the issuance of Visa® Debit Cards ("Card") to its clients. When you use this Card, you will be accessing the Available Balance (as defined below) in your T. Rowe Price Brokerage Advantage Account.

This Debit Card Agreement and Disclosure Statement ("Agreement") is made among you, T. Rowe Price, BNY Mellon and Bank explains the types of Transactions which you can perform with your Card as well as your rights and responsibilities concerning your usage and safekeeping of the Card. You agree to be legally bound by the terms and conditions set forth in this Agreement.

IMPORTANT

If you believe your Card or personal identification number ("PIN") has been lost or stolen or has become known to unauthorized persons or that someone has used or may use your Card or PIN without your permission, notify T. Rowe Price by:

Telephoning T. Rowe Price at: 1-800-222-7002

OR

Writing T. Rowe Price at:

T. Rowe Price Investment Services, Inc.
P.O. Box 17300
Baltimore, MD 21297-1300

1. Definitions.

Unless the context otherwise requires, the capitalized terms used in this Agreement have the meanings specified below:

"Account" refers to your Brokerage Advantage Account with T. Rowe Price.

"ATM" means automated teller machine.

"ATM Withdrawal" means a Transaction in which you receive money from an ATM.

"Authorization" means a Transaction in which you directly or indirectly authorize others to place a hold on your Available Balance to ensure future payment.

"Available Balance" means the dollar value of all balances in your Account including all cash and sweep balances, as well as any available secured credit if you have a margin Account, but excluding those balances that are subject to the seven business day hold or that have otherwise been placed on hold to ensure payment of previously authorized Transactions. Please note that if you have a margin Account and if the market value of the securities in your margin Account declines, you may be required to deposit more money or securities. If you are unable to do so, T. Rowe Price may be required to sell all or a portion of your pledged assets and you will also be subject to margin interest as described in your margin agreement. Margin trading involves greater risk, is not suitable for all investors, and is subject to approval by T. Rowe Price.

"Banking Day" has different meanings for ATM Withdrawals and for Cash Advances, Purchases, and Authorizations. A Banking Day may, as applicable, exclude bank or brokerage holidays.

(1) For ATM Withdrawals, we consider there to be seven Banking Days each week for purposes of imposing security limits on the number and amount of withdrawals you can perform at an ATM. For these purposes, Banking Days begin at 12:00 a.m. midnight Eastern Time.

(2) For Cash Advances, Purchases, and Authorizations:

- a) We consider there to be six (6) Banking Days each week for purposes of imposing security limits on the *amount* of Cash Advances, Purchases, and Authorizations you can perform. For these purposes, Banking Days begin at 6:00 a.m. Eastern Time. The period from Saturday at 6:00 a.m. to Monday at 6:00 a.m. Eastern Time is counted as one Banking Day; and
- b) We consider there to be seven (7) Banking Days each week for purposes of imposing security limits on the *number* of Cash Advances, Purchases, and Authorizations you can perform. For these purposes, Banking Days begin at 12:00 a.m. midnight Eastern Time.

"BNY Mellon" means BNY Mellon Investment Servicing Trust Company, which is responsible for administration of the banking services (via the Bank) provided hereunder.

"Bank" means PNC Bank, N.A., or any successor bank.

"Business Day" means Monday to Friday. Federal holidays are not included. Although T. Rowe Price's, BNY Mellon's or Bank's offices may be open on certain legal holidays, these days are not considered Business Days for purposes of this Agreement.

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“**Card**” means the Visa® Debit Card issued pursuant to this Agreement.

“**Cash Advance**” means a Transaction in which you receive money back from a merchant or financial institution. Cash Advances do not include ATM Withdrawals.

“**Consumer Account**” means an Account that is held by a natural person primarily for personal, family or household purposes and that is deemed to be covered by the provisions of Regulation E for Transactions.

“**Purchase**” means a Transaction in which you purchase goods or services.

“**Regulation E**” means Regulation E (12 C.F.R. part 1005) issued by the Bureau of Consumer Financial Protection pursuant to the Electronic Fund Transfer Act (15 U.S.C. 1693 et seq.).

“**Services**” means Card and related services.

“**Transaction**” means those transactions that can be performed with your Card as more fully described below Transaction.

“**Unauthorized Transaction**” means a Transaction made by someone without your authorization and from which you received no benefit. An Unauthorized Transaction does not include: (a) a Transaction by a person to whom you furnished your Card or PIN unless you have notified T. Rowe Price that Transactions by such persons are no longer authorized and T. Rowe Price has had a reasonable opportunity to act on such notice; (b) a Transaction made or authorized by you with the intent to defraud; or (c) a Transaction which is made in error by T. Rowe Price or us.

“**We, Us, Our**” means, as the context requires, T. Rowe Price, BNY Mellon and/or Bank. For clarification, the terms “we, us, our” have the foregoing meanings in this Agreement, whether or not they are capitalized.

“**You, Your, Yours, Accountholder**” means each person or entity who is a registered owner of the Account. For clarification, the terms “you and your” have the foregoing meanings in this Agreement, whether or not they are capitalized.

2. General Features of Services.

2.1 Available Balance.

2.1.1 Your Available Balance may fluctuate from day to day because it is dependent upon changes in the balance in your Account. Shortly after BNY Mellon is notified of a Transaction, including an Authorization, your Available Balance is reduced, not at a later time that may be associated with the Transaction (such as when a sales draft for a Purchase is paid).

2.1.2 You promise not to make a Transaction (such as making a Purchase with your Card) that exceeds your Available Balance. If you attempt to make a Transaction that will exceed your Available Balance, the Transaction will normally be declined. If your Account is overdrawn for any reason, you agree to deposit sufficient funds to cover the overdraft.

2.2 Payment for Transactions.

2.2.1 On a daily basis, BNY Mellon will notify T. Rowe Price of the Transactions on your Account of which BNY Mellon becomes aware. T. Rowe Price will make payments to Bank (via BNY Mellon) on your behalf on each Business Day that T. Rowe Price receives notice of the Transactions.

2.2.2 *You authorize T. Rowe Price to charge your Account in order to pay for Transactions.* T. Rowe Price will make payments for the charges in the following order of priority: available cash and sweep fund balances in your Account and then available secured credit if you have a margin Account. Each Transaction shall be considered to be your direction to T. Rowe Price to charge or reduce your Available Balance. When you use your Card, the charge or reduction to your Available Balance occurs immediately and you understand that you have no right to stop payment on most Transactions. *See the Preauthorized Transaction section to learn how to stop payments on preauthorized Card Transactions.* You understand that Authorizations will reduce your Available Balance by the amount of the Authorization even if the Authorization does not result in a Transaction. Note that an Authorization will reduce your Available Balance until the Transaction is completed in whole or in part, or after the expiration of a time period specified by us.

2.2.3 If there is more than one person who is authorized to transact business on the Account, you authorize T. Rowe Price to pay for Transactions as initiated or authorized by any one or more of the individuals identified and carried on the Account record. *See below for more information about joint Accounts.*

2.2.3.1 **Unauthorized Use.** You promise not to let any additional or unauthorized person(s) to make a Transaction. If you permit an additional or unauthorized person to make a Transaction(s), even if the amount of actual use exceeds the amount you authorized, you will be responsible

for the full amount of all Transaction(s) that result.

2.3 Account Statements.

T. Rowe Price will send you an Account statement every month in which a Transaction was made. In any case, you will get an Account statement at least quarterly. Neither BNY Mellon nor Bank will send you a separate Transaction statement. Your Account statements will include the following information for Transactions: the amount, location, transaction date, posting date and merchant name (when available). Transactions from your Account may appear on the day after the Business Day the transaction took place. **SAVE THE RECEIPTS YOU ARE GIVEN WHEN YOU USE YOUR CARD, AND CHECK THEM AGAINST THE ACCOUNT STATEMENT YOU RECEIVE FROM T. ROWE PRICE.** Review your statement and receipts carefully, and promptly notify T. Rowe Price of any discrepancy between your records and Transactions detailed on the statement.

2.4 Contact Information.

2.4.1 **Loss, Theft or Unauthorized Transaction.** You must tell T. Rowe Price AT ONCE (by calling 1-800-222-7002) if you believe your Card(s) have been lost or stolen or if you believe an unauthorized person may know your PIN. Similarly, tell T. Rowe Price if you believe any Unauthorized Transactions have been made to your Account. *See Section 4 below for more information about your rights and obligations.*

2.4.2 **Errors or Questions About Your Account.** Call T. Rowe Price immediately if you think your Account statement or a Transaction record is wrong or if you need more information about your Account or any Transaction listed on the Account statement or Transaction record.

2.4.3 When calling or writing, you must provide your account number and other identifying information.

2.5 Foreign Transactions.

2.5.1 Foreign Transactions are Transactions completed outside the United States through your Account. All debits to your Account will be posted in U.S. dollars.

2.5.2 **Foreign Currency.** Transactions made in a foreign currency are converted into U.S. dollar amounts by Visa, using its then current currency conversion procedure and rate. Currently, the currency conversion rate is generally either a wholesale market rate or a government-mandated rate in effect the day before the Transaction processing date. The currency conversion rate used on the processing date may differ from the rate in effect on the Transaction date or periodic statement posting date.

2.5.3 **Foreign Transaction Fee.** For each Foreign Transaction, there is a Foreign Transaction fee (currently, one percent of the Transaction), which will be included in the amount charged to your Account. This charge applies whether or not there is a currency conversion.

2.6 **Fees.** A one dollar (\$1.00) charge will be assessed for each ATM Withdrawal. If you request a copy of a sales draft, your Account will be charged two dollars and fifty cents (\$2.50) per sales draft. These fees do *not* include fees that may be charged by third parties, nor do they include out-of-network fees charged by ATM operators (see Sections 2.5.3, 3.2, 3.4, and 4.4.1).

2.7 **Change of Card or PIN.** BNY Mellon or T. Rowe Price may request at any time that you change your Card or PIN. Failure to do so may result in suspension or cancellation of the Services under this Agreement.

2.8 **Documentation.** We may add images of your application with respect to the services provided in connection with this Agreement to their electronic document storage systems. After doing so, the original documents may be destroyed. Any future copy from that system will be acceptable for all purposes as if it is the original.

2.9 **Adverse Claims.** If any of us receives a claim to all or a portion of your Account (*including but not limited to a dispute over who is an authorized signer or owner*), we may place a hold on funds that are the subject of the claim. The hold may be placed for the time that we feel is reasonably necessary to allow a court to decide who should have the funds. None of us will be responsible for any items that are not paid because of the hold. You agree to reimburse each of us for expenses, including attorneys' fees and expenses, arising out of such competing claims.

3. Card Transactions.

3.1 Conveniences.

3.1.1 ATM Withdrawals: Your Card can be used to withdraw cash from your Account at ATMs displaying the Visa® or PLUS® logos.

3.1.2 Cash Advances: Your Card can be used to receive Cash Advances from your

Account through financial institutions that honor Cards bearing the Visa logo.

3.1.3 Purchases/Authorizations: Your Card can be used to purchase goods and services (Purchases) from merchants honoring Visa Debit Cards. Your Card also can be used to authorize others to place a hold on your Available Balance to assure future payment (Authorizations).

3.1.4 Pay Bills: If the merchant is agreeable, you can pay bills directly by telephone from your Account in the amounts and on the days you request.

3.2 **Out-Of-Network Surcharges.** An out-of-network surcharge may be imposed for ATM usage (including Transactions and balance inquiries).

3.3 **Cancellation of Card.** The Card may be canceled by us or T. Rowe Price at any time without prior notice and will remain the property of Bank. Without limiting the foregoing, your Card will be canceled effective with the closing of your Account.

3.4 Restrictions.

3.4.1 Purchasing Securities: You may not use the Card to purchase securities.

3.4.2 Internet Gambling: You may not use the Card for internet gambling.

3.4.3 Illegal Activities: Use of your Card for illegal activities is prohibited.

4. Additional Terms and Conditions.

4.1 **Limits on Dollar Amount of Transactions.** The ATM you use may have limits on the amount of cash that can be received at that machine. These limits are in addition to limits stated in this Agreement and may include Transactional and daily limits. Separately, we have a five hundred dollars (\$500) (or your Available Balance if less) maximum withdrawal limit for ATM Withdrawals per Banking Day. Sometimes a temporary one hundred dollars (\$100) limit per Banking Day may be imposed for security purposes or when the Transaction volume in your Account exceeds normal conditions. There may be other limitations stated in this Agreement or in other applicable account agreement(s) relating to your Account.

4.1.1 There is a combined ten thousand dollars (\$10,000) (or your Available Balance if less) Transaction limit per Banking Day on all ATM Withdrawals, Cash Advances, Purchases, and Authorizations. There may be other limitations stated in this Agreement or in other applicable account agreement(s) relating to your Account.

4.2 **Limits on Frequency of Transactions.** In addition to the dollar amount limits, we reserve the right to impose a limit on the number of Transactions you can make on any Banking Day. For the purposes of maintaining security, we will not disclose that limit, except that you will be allowed to make at least five Transactions on any Banking Day under normal conditions.

4.3 **Retention of the Card.** Your Card may, but need not, be retained by any ATM, merchant or participating financial institution IF:

- the PIN is wrong after three attempts (certain ATMs may limit you to fewer attempts);
- you exceed the limits on dollar amounts and/or frequency of Transactions;
- your Card was reported lost or stolen;
- your Account has been closed;
- your Card expired or was replaced;
- the machine is not operating properly; or
- there are other legitimate business reasons.

4.4 Preauthorized Transactions.

Stop Payment – Recurring Payments. If you have told us in advance to make regular payments out of your Account, you can stop any of these payments. Here's how:

General. Call us at 1-800-222-7002, or write us at T. Rowe Price Investment Services, Inc., P.O. Box 17300, Baltimore, MD 21297-1300, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. (We will charge you the following amounts for each stop-payment order you give: ten dollars (\$10.00) for each ACH stop-payment, zero dollars (\$0.00) for debit card stop-payments.)

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay should tell you, ten (10) days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Notice of date change. If the person you are going to pay changes the scheduled due date of preauthorized payment, that person should provide you at least seven (7) calendar days' notice.

Liability for failure to stop payment of recurring preauthorized transfer. If you order us to stop a recurring payment three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Stop Payment – Single Payment. With respect to an individual Card payment:

General. If you desire to stop a single Card payment call us at the number above or write to us at the address above. We will stop the payment if we have a reasonable opportunity to act upon the stop payment request prior to acting on the Transaction. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. (We will charge you the following amounts for each stop-payment order you give: ten dollars (\$10.00) for each ACH stop-payment, zero dollars (\$0.00) for debit card stop-payments.

Liability for failure to stop payment of single preauthorized transfer. If you order us to stop a single Card payment and we have a reasonable opportunity to act upon the stop payment request prior to acting on the Transaction, and we do not do so, we will be liable for your losses or damages.

4.5 **Card Transaction Receipts.** Under normal conditions, you will be given a receipt at the time you make Transactions, except for Transactions you make by telephone, mail or via the internet. Receipts may not be provided for Transactions performed outside the United States. Transactions will also be reflected purchase of fifteen dollars (\$15) or less, or on your Account statement. *See also, Loss, Theft or Unauthorized Transactions below.*

4.5.1 Merchants generally maintain receipts of Transactions for twelve (12) months, which merchants are not required to provide unless requested in connection with fraud investigation or legal purposes. If you call T. Rowe Price, we will attempt to obtain copies of drafts. If you request a copy of a sales draft, your Account may be charged two dollars and fifty cents (\$2.50) per sales draft, plus the amount of any third party fees to obtain the sales draft.

4.6 **Loss, Theft or Unauthorized Transactions.** You must tell T. Rowe Price AT ONCE if you believe your Card has been lost or stolen or if you believe an unauthorized person may know your PIN. Telephoning is the best way of keeping your possible losses down. You could lose all the funds and other assets in your Account (plus the maximum amount available through your margin account). For Consumer Accounts, if you tell T. Rowe Price within two Business Days after you learn of the loss or theft of a Card or PIN, you can lose no more than fifty dollars (\$50.00) if someone used your Card or PIN without your permission.

TO PROTECT YOUR ACCOUNT AND HELP TO LIMIT YOUR LIABILITY, WE RECOMMEND THAT YOU:

- DO NOT PROVIDE ANYONE WITH YOUR PIN;
- DO NOT WRITE YOUR PIN ON THE CARD;
- DO NOT CARRY YOUR PIN IN YOUR WALLET WITH THE CARD; AND
- DO NOT TELL ANYONE YOUR PIN, EVEN SOMEONE FROM BNY MELLON BANK OR T. ROWE PRICE.

4.7 For Your Protection — Notify T. Rowe Price Promptly.

4.7.1 For Consumer Accounts, if you do NOT tell T. Rowe Price within two Business Days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told them, you could lose as much as five hundred dollars (\$500). Unless you fail to notify us within the time period as described in the next paragraph.

4.7.2 If your Account statement shows Transactions that you did not make, tell T. Rowe Price at once. Similarly, tell T. Rowe Price immediately if you think your Account statement or Transaction record is wrong or if you need more information about your Transaction listed on the Account statement or Transaction record. For Consumer Accounts, if you do not tell us within sixty (60) days after the Account statement was FIRST mailed to you, you may not get any money you lost after sixty (60) days if we can prove that we could have stopped someone from taking the money, if you had told T. Rowe Price in time. *If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods in the case of Consumer Accounts.*

4.7.3 If you tell T. Rowe Price orally, T. Rowe Price may require that you send your complaint or question in writing within ten (10) Business Days. T. Rowe Price will need the following information:

- Your name, your Account number, your address, and the date of the Transaction;
- A description of the error or Transaction in question, explaining as clearly as