

Letter to Banks

Investor Concern over Weapons Exposure

As long-term investors, the undersigned are concerned about the investment risk and the social cost that results from the unchecked availability and use of assault-style weapons and accessories that enhance firing capability. Investors have increasingly shared their concerns publicly, as evidenced by the 142 investors that issued an Investor Statement on Gun Violence which requested action from gun manufacturers, distributors, retailers, and financial institutions. BlackRock, the world's largest investor, has also gone on record with a statement regarding their due diligence and investment approach to gun manufacturers and distributors.

In writing today, the undersigned investors wish to focus specifically on the financial institutions which may enable the purchase of weapons and accessories via credit and merchant services – with no control over the types of weapons and accessories financed, the sales and safety practices of the retailer, or the background checks conducted on the purchaser at the point of sale.

As investors, we do not want to see (bank) in the news following the next mass shooting for having supplied the gun seller with merchant credit services that enabled the gun purchase. Given the national statistics, we believe up to three-quarters of your customers feel the same way.

We would like to better understand the extent of (bank) business relationships with firearm manufacturers and distributors, as well as with gun retailers through credit merchant activities. We also would like to know whether the Company has taken or may be contemplating any actions to ensure that investor capital is not at unnecessary risk.

Several credit providers have already taken positive steps. PayPal, Square, and Apple Pay do not allow their services to be used for the sale of any firearm, firearm accessory, or ammunition. More recently, Citibank announced that it will require clients who offer credit cards backed by Citibank, or who borrow money, use banking services, or raise capital through the Bank to (a) not sell bump stocks or high-capacity magazines, and to (b) sell firearms only to customers who have passed a background check and are over 21 years old.

We ask that (bank) add sales restrictions to merchant credit processing agreements by September 1, 2018 that would, at a minimum:

- Prohibit the sale of high capacity magazines or clips capable of holding more than 10 rounds of ammunition, as well as accessories that enable rapid fire capability – including bump stocks, trigger cranks, and “Hell-Fire” triggers.
- Require all merchants to restrict firearms sales for buyers under 21.

- Require all merchants to sell firearms only to customers who have passed a universal background check, regardless of the sale venue.

While respecting the rights of responsible gun owners, these commonsense restrictions can help prevent or lower the death toll of future tragedies by limiting both the lethality of available weapons and the likelihood of highly lethal weapons ending up in the wrong hands.

We would like to better understand the Company's current policies and practices in regard to its business relationships with gun manufacturers and sellers. We would appreciate a response to the following questions:

- Does (bank) have business relationships with companies that manufacture firearms? If yes,
 - What is its level of exposure?
 - How is (bank) evaluating existing and potential business relationships with firearms manufacturers in response to recent calls for improved oversight and control of weapons manufacture, sale, and ownership?
- With regard to business relationships, including merchant credit services, with retailers:
 - What policies and procedures are in place to evaluate the risks presented by having merchant credit relationships with retailers that sell weapons and related accessories?
 - What due diligence is performed to understand the potential risks posed by a gun merchant's product lines, its marketing and sales practices, and its background check policies?
 - How is (bank) evaluating existing and potential relationships with gun retailers in response to recent calls for improved oversight and control of weapons manufacture, sale and ownership?

We would appreciate receiving your response to this request by June 30, 2018. In the meantime, please contact Holly A. Testa, Director, Shareowner Engagement for First Affirmative Financial Network with questions or to set up a time for a call. (hollytesta@firstaffirmative.com, 303-641- 5190)

The investor group would appreciate the opportunity to discuss these issues.

Investor Signatories*

Adrian Dominican Sisters, Portfolio Advisory Board

Congregation of St. Basil

Aspiration

Congregation of St. Joseph

AJF Financial Services, Inc.

Dana Investment Advisors

Boston Common Asset Management

Daughters of Charity, Province of St. Louise

Congregation of Sisters of St Agnes

Domini Impact Investments LLC

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| Dominican Sisters of Hope | Region VI Coalition for Responsible Investment |
| Epic Capital Wealth Management | Sarasin & Partners LLP |
| Everence and the Praxis Mutual Funds | SharePower Responsible Investing, Inc. |
| Figure 8 Investment Strategies | Sisters of Saint Joseph of Chestnut Hill, Philadelphia, PA |
| First Affirmative Financial Network | Sisters of St. Dominic/Racine Dominicans |
| Franciscan Sisters of Allegany NY | Sisters of St. Francis Charitable Trust, Dubuque |
| Friends Fiduciary Corporation | Sisters of St. Francis of Philadelphia |
| Hansens Advisory Services, Inc. | Sisters of the Presentation of Aberdeen SD |
| Hathaway Financial Services | Skye Advisors |
| Impact Investors | SRI Investing LLC |
| Impax Asset Management LLC | Stance Capital |
| JLens | The Pension Boards-UCC, Inc. |
| JSA Financial Group | Trillium Asset Management |
| Mennonite Education Agency | Ursuline Sisters of Tildonk, U.S. Province |
| Mercy Investment Services, Inc. | Zevin Asset Management |
| Natural Investments | |
| Newground Social Investment, SPC | |
| Northwest Coalition for Responsible Investment | |

**Some signatories listed did not sign on to all letters sent to companies in the campaign.*