New York Bankers Association Standard Event Waiver, Privacy and Indemnity Policy As of September 15, 2020

In consideration of the benefits provided, the receipt and adequacy of which is acknowledged, attendance at any New York Bankers Association event constitutes an agreement that the attendee ("Registrant") knowingly and voluntarily waives, releases, holds harmless, and indemnifies the New York Bankers Association ("NYBA"), including NYBA employees and subsidiaries, from any and all potential liabilities, known or unknown, connected with attending this event, in person or in virtual format.

Further, attendance at this event constitutes an acknowledgement that Registrant knows and understands all risks associated with attending this event and voluntarily agrees to assume and accept all risks that potentially accompany event attendance.

By attending a NYBA event, in person or virtually, you acknowledge and agree that photographs, video, and/or audio recordings may be taken of you and you grant NYBA the right to use and distribute, in perpetuity, your name, voice and likeness ("Image") in any electronic or print distribution, or by other means hereinafter created, both now and in the future, for any lawful purpose as determined by NYBA.

NYBA values and respects the privacy of its Registrants and the security of your personal data. By your affirmative consent to provide, or authorization to consent on behalf of all Registrants, during registration for a NYBA Event you hereby agree that NYBA may collect user data for purposes of marketing, event administration and virtual hosting, and research, including collected data in aggregated form (i.e. surveys and evaluation forms) to assist in market evaluation and for any other purposes as reasonably determined by NYBA.

For virtual events, NYBA may utilize a third-party webinar organizer as a service provider. Your email address or other personal information may be used by such third-party organizer to communicate with you and for certain other disclosures and uses. To review the organizer's privacy policy or stop receiving their communications, please contact the organizer directly.

This policy covers all events offered by or in conjunction with the New York Bankers Association on or after the date listed above. This policy applies to all event attendees, regardless of the duration of the attendance or whether the attendee was registered.

This policy applies unless otherwise stated in writing by the New York Bankers Association.