

EXHIBIT A

TRANSFER AGREEMENT BETWEEN THOMAS E. AND ANITA B. ADAMS TO ADAMS COUSINS, INC. OF SUE HOWELL AND A. G. ADAMS, JR. FAMILY LEGACY FUND AT COMMUNITY FOUNDATION OF GREATER CHATTANOOGA

This agreement has been made on the ___ day of October, 2020, between Thomas E. and Anita B. Adams (“Donors”) for the sole purpose of transferring a donor advised fund, the Sue Howell and A. G. Adams, Jr. Family Legacy Fund (“Fund”) at the Community Foundation of Greater Chattanooga (“CFGC”) to Adams Cousins, Inc. (ACI), which accepts on behalf of the grandchildren, great grandchildren, and all succeeding generations of the Sue Howell and A. G. Adams, Jr. family (“Family”).

ACI further agrees to:

1. Assemble a committee to oversee the Family’s interest in the fund including:
 - A. Encouraging all family members to make an initial founding gift and subsequent annual gifts to the Fund.
 - B. Reviewing community needs in Beersheba Springs, Tennessee and the surrounding area and making recommendations to CFGC for grants to be made from the Fund.
2. Appoint two of the committee members to serve as the Fund’s donor advisers.
3. Notify CFGC when there is a change in donor advisers.

Anita and Tom further agree to:

1. Encourage the members of their generation (the grandchildren of Sue Howell and A. G. Adams, Jr.) to make an initial founding gift to the Fund.
2. Make an additional founding gift to match the first \$5,000 in founding gifts contributed by other family members
3. Assist, to the best of their ability, the committee, if and when, they request it.

The parties further agree that grant requests to CFGC will be made in accordance with the following limitations:

1. Grants will be limited to 501(c)(3) organizations which provide programs and services that benefit the Beersheba Springs, Tennessee community.
2. No grant will be requested until the Fund balance is at least \$25,000.
3. After the initial Fund balance threshold of \$25,000 is met, annual grants will be limited to no more than 85% of the gifts received during the previous year plus a percentage of the previous year end balance less gifts received during that year. The fixed percentage will match the CFGC’s Spending Policy (currently 4%).
4. When the Fund balance exceeds \$100,000, the committee may from time to time exceed the annual grant limit outlined in number 3 above in order to respond to an extraordinary community need. But, at no time shall grants exceed 50% of the previous year end balance or cause the fund balance to drop below \$100,000.

THOMAS E. ADAMS
Donor

DILLARD G. ADAMS, JR.
President
Adams Cousins, Inc.

ANITA B. ADAMS
Donor