

Money Market Receipt

International Private Banking Money Market

ACCOUNT TERMS	
Minimum Opening Deposit	<ul style="list-style-type: none"> • There is no minimum opening deposit requirement. • Bank Leumi USA (the “<u>B</u>ank,” “<u>w</u>e,” or “<u>u</u>s”) reserves the right to change the minimum opening requirement from time to time. • For more information on Private Banking Relationships, please refer to your Account Agreement and Privacy Notice.
Interest Rate	<ul style="list-style-type: none"> • This is a variable rate account. The interest rate and Annual Percentage Yield (APY) for your International Private Banking Money Market account (also referred to as your “account”) are subject to change daily at our sole discretion and without notice, and your entire balance will earn the interest rate and APY then in effect. • Please contact your Bank Leumi USA relationship banker for current interest rate and APY.
Interest Compounding and Crediting	<ul style="list-style-type: none"> • Interest is not compounded. • Interest is calculated daily. We use the daily balance method to calculate interest. This method applies a simple daily periodic rate to the principal in the account each day and credited monthly. • If you close your account before interest is credited, you will not receive the accrued interest. • Fees could reduce earnings on the account.
When Interest Begins To Accrue	<ul style="list-style-type: none"> • Interest begins to accrue on the Business Day your deposits are received.
Withdrawal	<ul style="list-style-type: none"> • By law, we reserve the right to require seven (7) days advance notice prior to making withdrawals.
Transaction Limits	<ul style="list-style-type: none"> • A maximum of six (6) withdrawals and/or transfers of funds from this account (including checks drawn by you payable to third parties), preauthorized or automatic transfers (including transfers under an agreement to cover overdrafts on a linked checking account), point of sale debit card, telephone and/or online banking are permitted in any one statement period. The date payment is posted will determine compliance with this limit. If you exceed this limit more than three times, we may (i) refuse to honor the excessive transaction, (ii) change your account to a Private Banking Checking Account, and/or (iii) terminate the transfer privileges for your account. • You are allowed unlimited withdrawals by ATM or by transfer of funds from your account to any of your loan accounts with us. • There is no limit on the number of deposits that can be made to your account each month. • We may refuse or limit telephone and mail withdrawals, at our discretion.

Fees	<ul style="list-style-type: none"> • Please see the International Private Banking Fee Schedule, as amended, for any applicable fees.
Special Circumstances	<ul style="list-style-type: none"> • We do not open accounts with checks drawn on banks outside the United States or with checks that are not payable in U.S. dollars. We send those checks for collection and will only open the account upon the check being collected. • All account holders must be at least age 13 and one person named on the account must be at least age 18.
Funds Availability	<ul style="list-style-type: none"> • Please refer to your “Account Agreement and Privacy Notice” for details regarding funds availability policy.

OVERDRAFT PROTECTION	
<ul style="list-style-type: none"> • Based upon a variety of factors which may change from time to time, we may elect in our sole discretion, to pay items, or other debits when there is not a sufficient Available Balance in your account by paying some or all of the items, and thereby create an overdraft. You authorize us to create such an overdraft. We may discontinue permitting overdrafts without cause or notice to you. • You may direct us not to create overdrafts in your account by contacting your Relationship Manager. If you do so, we will then return all items presented for payment on your account, and we will not honor recurring authorized transactions if there is not a sufficient Available Balance in your account. Please see the Fee Schedule for any applicable fees. • Please refer to your “Account Agreement and Privacy Notice” and Fee Schedule for details regarding the Overdraft Protection policy, including applicable fees and terms of repayment. 	