



# Time Deposit Receipt

## One-Year Special Exit Time Deposit

ACCOUNT TERMS	
<b>Minimum Opening Deposit</b>	The minimum opening deposit is \$0. Bank Leumi USA (the “ <u>Bank</u> ,” “ <u>we</u> ,” or “ <u>us</u> ”) reserves the right to change the minimum amount from time to time.
<b>Maximum Opening Deposit</b>	The maximum opening balance is \$20,000,000.00.
<b>Interest Rate</b>	The interest rate and annual percentage yield for your One-Year Special Exit Time Deposit (also referred to as your “ <u>account</u> ” or “ <u>time deposit</u> ”) are set forth above. You will be paid this rate until the maturity date.
<b>Interest Compounding and Crediting</b>	<ul style="list-style-type: none"> <li>• Interest is not compounded.</li> <li>• We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.</li> <li>• Interest will be credited at maturity unless you withdraw the entire current principal balance prior to maturity (as permitted below), in which case (i) your interest will be credited at the time of the early withdrawal and (ii) your account will be closed. Interest will be paid to the demand deposit account specified above.</li> </ul>
<b>When Interest Begins To Accrue</b>	Interest begins to accrue on the business day we open your account, even if the account opening deposit contains noncash items (for example, checks). However, if the account opening deposit contains noncash items aggregating \$100,000.00 or more, interest on the proceeds of those items begins to accrue on the business day that the proceeds become available for our use. We open the account on the business day we receive the properly completed account opening documentation if received before the posted closing time.
<b>Exit Provision</b>	<p>You may withdraw the current principal balance of your time deposit, in whole or in part, prior to maturity without penalty during the No-Penalty Withdrawal Period, subject to the following conditions:</p> <ul style="list-style-type: none"> <li>• The “<u>No-Penalty Withdrawal Period</u>” starts on the day in the sixth (6th) calendar month after the account opening corresponding to the day of the month in which the account was opened. If the corresponding day is not a business day, the No-Penalty Withdrawal Period starts on the next business day. If there is no corresponding day, the No-Penalty Withdrawal Period starts on the first business day of the next calendar month. For example, if the account was opened on March 31, the No-Penalty Withdrawal Period starts on the first business day in October.</li> <li>• You must provide notice of your withdrawal no later than five (5) business days before the withdrawal date (a “<u>Withdrawal Notice</u>”). No withdrawal will be allowed without a Withdrawal Notice, even upon your death or being declared legally incompetent. Once we receive a Withdrawal Notice, it may be cancelled only with our consent.</li> </ul>

	<ul style="list-style-type: none"> <li>• A withdrawal during the No-Penalty Withdrawal Period cannot be made within six (6) days of a previous withdrawal.</li> <li>• Any partial withdrawal during the No-Penalty Withdrawal Period shall be at a minimum amount of \$100,000.00, and the principal balance remaining after any such withdrawal may not be less than \$100,000.00.</li> <li>• If you withdraw the entire current principal balance during the No-Penalty Withdrawal Period, interest will be credited at the time of your withdrawal and your account will be closed.</li> </ul>
<b>Early Withdrawal Penalties</b>	<p>A withdrawal before the No-Penalty Withdrawal Period is an early withdrawal that is subject to penalty. The penalty for an early withdrawal is forfeiture of thirty (30) days' interest on the withdrawn principal at the interest rate being paid at the time of the early withdrawal. The early withdrawal penalty may require a reduction in principal. The following additional conditions apply:</p> <ul style="list-style-type: none"> <li>• You must provide a Withdrawal Notice no later than five (5) business days before the withdrawal date. No withdrawal will be allowed without a Withdrawal Notice, even upon your death or being declared legally incompetent. Once we receive a Withdrawal Notice, it may be cancelled only with our consent.</li> <li>• Any partial early withdrawal shall be at a minimum amount of \$100,000.00, and the principal balance remaining after any such withdrawal may not be less than \$100,000.00.</li> <li>• If you withdraw the entire current principal balance, interest will be credited at the time of your early withdrawal and your account will be closed.</li> </ul>
<b>No Automatic Renewal</b>	The account will not be automatically renewed at maturity. If you do not renew, you will not be paid interest after maturity.
<b>Fees</b>	Other than early withdrawal penalties, no fees or charges apply to your time deposit.
<b>Special Circumstances</b>	<ul style="list-style-type: none"> <li>• We do not open an account with checks drawn on banks outside the U.S. or with checks that are not payable in U.S. dollars until the funds are collected. We send those checks for collection and open the account upon the check being collected.</li> <li>• Additional funds may not be added to the account after it is opened. However, subject to our right to decline to open an account, you may open an additional account.</li> </ul>