



Money Market Receipt

Public Money Market – 31 Day Notice

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.
Interest Rate	<ul style="list-style-type: none"> • This is a variable rate account. The interest rate and Annual Percentage Yield (APY) for your Public Money Market – 31 Day Notice 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 in effect for your daily balance. • Please contact your Bank Leumi USA Relationship Manager 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 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"> • Advanced notice of intended withdrawal is required 31 days before any withdrawal can be made from the account.
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 Public 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. Also, 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 Commercial Banking Non-Analysis 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.

<p>Overdraft Protection</p>	<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.
<p>Funds Availability</p>	<ul style="list-style-type: none"> • Please refer to your “Account Agreement and Privacy Notice” for details regarding funds availability policy.