



## Time Deposit Receipt

### One-Year Callable Quarterly Time Deposit

ACCOUNT TERMS	
<b>Minimum Opening Deposit</b>	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 at any time.
<b>Maximum Opening Deposit</b>	The maximum opening balance is \$10,000,000.00.
<b>Interest Rate</b>	This is a fixed-rate account. The interest rate and annual percentage yield for your One-Year Callable Quarterly Time Deposit (also referred to as your “ <u>a</u> ccount” or “ <u>t</u> ime <u>d</u> eposit”) 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. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal balance in the account each day. This means that the interest is calculated every day on a 365-day year/366-day year for leap years.</li> <li>• Interest will be credited to the checking account specified above (i) at maturity or (ii) earlier on a Call Date if we call your time deposit prior to maturity. Please see “Call Provision” below.</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). We open your account on the business day we receive the properly completed account opening documentation, if received before our closing time. 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 day that the proceeds become available for our use. The timing of the receipt of your funds will be governed by the “Funds Availability” section of the Bank’s <i>Account Agreement and Privacy Notice</i> .
<b>Call Provision</b>	<ul style="list-style-type: none"> <li>• We may call your time deposit on a Call Date (defined below) at 100% of the principal amount of the time deposit plus any accrued interest to and including the Call Date. We will provide notice to you at least five (5) business days prior to the Call Date.</li> <li>• A “<u>C</u>all <u>D</u>ate” refers to the day in the third, sixth, or ninth calendar month after you open your account that corresponds to the day of the month in which the account was opened. If there is no corresponding day, a Call Date is adjusted to the next day.</li> </ul>
<b>Early Withdrawal Penalty</b>	<ul style="list-style-type: none"> <li>• Your withdrawal of principal before maturity incurs a penalty and is allowed only with our consent. Consent to allow early withdrawal is solely within our discretion. However, the principal may be withdrawn prior to maturity without penalty in the case of your death or if you are declared legally incompetent.</li> <li>• The penalty for early withdrawal is forfeiture of ninety (90) days’ interest at the rate in effect at the time of the early withdrawal. An early withdrawal penalty may require a reduction in principal.</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 the early withdrawal penalty, no fees or charges apply to your time deposit.

<b>Special Circumstances</b>	<ul style="list-style-type: none"> <li>• We do not open accounts with checks drawn on banks outside the U.S. 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.</li> <li>• Additional funds may not be added to your time deposit after it is opened. However, subject to our right to decline to open an account, you may open additional time deposits.</li> </ul>
<b>Additional Terms</b>	<p>For more information on your account, please refer to the Bank's <i>Account Agreement and Privacy Notice</i> available at <a href="https://www.leumiusa.com/account-terms-and-fees">https://www.leumiusa.com/account-terms-and-fees</a> (or any successor web page thereof).</p>

Bank Leumi USA® is a New York State chartered, FDIC insured non-member bank. Your deposits are insured by the FDIC up to the maximum limits allowed by law. Information and tools describing how deposit insurance coverage works are provided by the FDIC at [www.fdic.gov](http://www.fdic.gov) or by calling 1-877-ASK-FDIC or 1-800-925-4618 for the hearing impaired.