



Checking Account Receipt

International Business Analysis Checking

ACCOUNT TERMS	
Minimum Opening Deposit	<ul style="list-style-type: none"> • There is no minimum opening deposit requirement. • Bank Leumi USA (the “Bank,” “we,” or “us”) reserves the right to change the minimum opening requirement at any time.
Interest Rate	<ul style="list-style-type: none"> • This is not an interest earning account.
Fees	<ul style="list-style-type: none"> • There is a monthly maintenance fee for your International Business Analysis Checking Account (your “account”). • Please see the most current fee schedule or other fee disclosures associated with your account for applicable fees, including activity charges.
Account Analysis	<ul style="list-style-type: none"> • Earnings credit may be earned, which may be applied against the monthly maintenance fee, activity charges, and other fees incurred for selected services.
Special Circumstances	<ul style="list-style-type: none"> • We do not open accounts with checks drawn on banks outside the United States (“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. • 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 <i>Account Agreement and Privacy Notice</i> for details regarding funds availability policy.
Additional Terms	<ul style="list-style-type: none"> • For more information on your account, please refer to your <i>Account Agreement and Privacy Notice</i>. • Your <i>Account Agreement and Privacy Notice</i> is located at https://www.leumiusa.com/account-terms-and-fees or any successor web page thereof.

OVERDRAFT PROTECTION
<ul style="list-style-type: none"> • We offer standard overdraft service with your account. An overdraft occurs when you do not have enough money in your account to cover a transaction (also called “nonsufficient funds”), but we elect, in our sole and absolute discretion, to pay it anyway. • We pay overdraft at our sole discretion based on a variety of factors that may change from time to time, including such factors as your account profile, history, volume of deposits and past overdraft activities. This means we do not guarantee that we will authorize and pay any type of transaction. • You may opt out of the Bank’s standard overdraft service by notifying your banking team in writing. If you opt out of the standard overdraft service, you are instructing us to return unpaid all items presented against nonsufficient funds, which may result in fees. • Please refer to the <i>Standard Overdraft Services</i> disclosure, available at https://www.leumiusa.com/account-terms-and-fees for details regarding the standard overdraft service policy and terms, as well as the most current fee schedule or other fee disclosures associated with your account for details regarding applicable fees.

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 or by calling 1-877-ASK-FDIC or 1-800-925-4618 for the hearing impaired.