



Time Deposit Receipt

One-Year Special Exit Time Deposit

ACCOUNT TERMS	
Minimum Opening Deposit	There is no minimum opening deposit requirement. Bank Leumi USA (the “ <u>Bank</u> ,” “ <u>we</u> ,” or “ <u>us</u> ”) reserves the right to change the minimum opening requirement at any time.
Maximum Opening Deposit	The maximum opening balance is \$20,000,000.00.
Interest Rate	This is a fixed-rate account. 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.
Interest Compounding and Crediting	<ul style="list-style-type: none"> • 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. • Interest will be credited at maturity unless you withdraw the entire current principal balance of your time deposit during the Exit Period, in which case interest will be credited at the time of the withdrawal. Interest will be paid to the checking account specified above. For the terms governing your early withdrawal, please refer to “Exit Provision” below.
When Interest Begins To Accrue	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> .
Exit Provision	<ul style="list-style-type: none"> • You may withdraw the current principal balance of your time deposit, in whole or in part, without penalty at any time after the first six (6) months of the term of the time deposit (the “<u>Exit Period</u>”). The Exit Period starts on the day in the sixth calendar month after you open your account that corresponds to the day of the month in which the account was opened, and ends at maturity. If there is no corresponding day, the Exit Period starts on the next day. • You must provide notice of your withdrawal no later than five (5) business days before the withdrawal date. Once we receive a withdrawal notice, it may be cancelled only with our consent. • A withdrawal during the Exit Period cannot be made within six (6) days of a previous withdrawal. • Any partial withdrawal during the Exit 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. • Your account will be closed if you withdraw the entire current principal balance on an Exit Date.

Early Withdrawal Penalty	<ul style="list-style-type: none"> • A withdrawal before the Exit Period is an early withdrawal that is subject to 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. • The penalty for an early withdrawal is forfeiture of thirty (30) days' interest at the rate in effect at the time of the early withdrawal. An early withdrawal penalty may require a reduction in principal.
No Automatic Renewal	The account will not be automatically renewed at maturity. If you do not renew, you will not be paid interest after maturity.
Fees	Other than the early withdrawal penalty, no fees or charges apply to your time deposit.
Special Circumstances	<ul style="list-style-type: none"> • 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. • 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.
Additional Terms	For more information on your account, please refer to the Bank's <i>Account Agreement and Privacy Notice</i> available at https://www.leumiusa.com/account-terms-and-fees (or any successor web page thereof).

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.