

## Checking Account Receipt

### International Private Banking Checking

ACCOUNT TERMS	
<b>Minimum Opening Deposit</b>	<ul style="list-style-type: none"> <li>• There is no minimum opening deposit requirement.</li> <li>• Bank Leumi USA (the “Bank,” “we,” or “us”) reserves the right to change the minimum opening requirement from time to time.</li> <li>• For more information on Private Banking Relationships, please refer to your “Account Agreement and Privacy Notice.”</li> </ul>
<b>Interest Rate</b>	<ul style="list-style-type: none"> <li>• This is not an interest earning account.</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>• Please see the International Private Banking Fee Schedule, as amended, for any applicable fees.</li> </ul>
<b>Special Circumstances</b>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• All account holders must be at least age 13 and one person named on the account must be at least age 18.</li> </ul>
<b>FDIC Insurance</b>	<ul style="list-style-type: none"> <li>• Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum amount allowed by law.</li> </ul>
<b>Funds Availability</b>	<ul style="list-style-type: none"> <li>• Please refer to your “Account Agreement and Privacy Notice” for details regarding funds availability policy.</li> </ul>

OVERDRAFT PROTECTION
<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul>