

LEVELUP SAVINGS

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$0.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00

ATM & DEBIT CARD FEES

Happen Bank Fee to Use SUM or MoneyPass ATM ("In-Network ATMs")	\$0.00 Plus, no fees charged by ATM owner
Happen Bank Fee to Use Out-of-Network ATM	\$0.00 Plus, Unlimited Rebates of fees charged by ATM owner ¹
¹ International ATM rebates may not apply automatically. Happen Bank makes its best effort to identify ATM fees eligible for rebate. In the event you have not received a rebate for a fee you believe is eligible, please contact Customer Service at 800.242.0272.	

INACTIVE/ZERO BALANCE ACCOUNTS

If your account remains inactive, meaning no customer-initiated transactions, for a period of 3 months and during that time your account reaches a zero balance and remains there, the Bank reserves the right to either keep the account open or close the account without further notice.

CHANGES IN NAME AND CONTACT INFORMATION

You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. We will attempt to communicate with you only by use of the most recent information you have provided to us. Account owners must have a primary U.S. address at all times in order to maintain a deposit account with Happen Bank.

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HOW INTEREST IS EARNED ON YOUR ACCOUNT

Daily Balance Computation Method — We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Your account earns interest on the entire account balance each day at the interest rate and annual percentage yield in effect for the appropriate balance tier. Accrued interest is credited to the balance in the account on the last business day of the statement cycle. We use a monthly statement cycle. Accrued interest that is credited to the balance in the account begins to earn interest no later than the next business day and compounds with each statement cycle.

If you close your account before accrued interest, if any, is credited you will receive the accrued interest.

The following chart shows the annual percentage yield ("APY") and interest rate effective as of 12/12/2025. Interest rates and APYs are variable and are subject to change without notice at any time, at the sole discretion of the bank.

LevelUp Rate ²		
Balance to Earn Interest	Interest Rate	APY
All Balances	3.92%	4.00%
Standard Rate ²		
Balance to Earn Interest	Interest Rate	APY
All Balances	2.96%	3.00%

²The **LevelUp Rate** is applied to the full balance of LevelUp Savings accounts that receive a total of at least \$250 in deposits during the Evaluation Period. Otherwise, accounts will earn the **Standard Rate**. Interest payments, account bonuses, account credits and reversals or refunds from the bank are not considered deposits for rate evaluation purposes. All LevelUp Savings accounts earn the LevelUp Rate at account opening and continue to earn the LevelUp Rate until the First Evaluation Period, to provide an opportunity to set up deposits. While accounts will not move from the LevelUp Rate prior to the First Evaluation Period, the LevelUp Rate is variable and subject to change at any time, including prior to the First Evaluation Period.

An **Evaluation Period** is a statement cycle. The **First Evaluation Period** will be the third statement cycle after you open your account, with any rate change becoming effective the next statement cycle. For example, if you open in August, the first Evaluation Period would be October with any rate change effective in November. Any rate changes will take place at the end of the first business day of the month and will be based on deposits in the previous statement cycle.

TRANSACTION LIMITS

	Preferred	Elite	Reserve
Eligibility	Accounts that maintain an end of day Relationship Balance of >\$2,000 for >7 consecutive calendar days ³	Accounts that maintain an end of day Relationship Balance of >\$10,000 for >30 days OR >\$30,000 for >7 consecutive calendar days ³	Accounts that maintain an end of day Relationship Balance of >\$50,000 for >60 days OR >\$150,000 for >7 consecutive calendar days ³
Incoming External Transfers ACH (daily limit)	\$250,000 ⁴	\$250,000	\$250,000
Outgoing External Transfers ACH (daily limit)	\$10,000	\$50,000	\$250,000
Mobile Deposit (daily limit)	\$50,000 ⁴	\$150,000	\$250,000
ATM Withdrawal (daily limit)	\$500	\$1,000	\$2,000

³Relationship Balance is the combined balance of your Happen Bank deposit accounts.

⁴Due to batch processing, the full transaction limit may not be available until the second business day after your account is opened. The initial daily limit will be \$50,000 for incoming external transfers originated through Online Banking or the Mobile app and \$20,000 for Mobile Deposits.



Personal Product Terms & Conditions

LEVELUP SAVINGS

Account Opening Bonus

If you have received an email from Happen Bank about earning account opening bonuses, you may be eligible to earn a bonus. Bonuses are only available to the original recipient of the email directly from Happen Bank. Other customers who are not direct recipients of the email communication from Happen Bank, whether new or existing, are not eligible for this offer. To receive a bonus, you must: 1) open a Happen LevelUp Savings account by July 31, 2026, 2) establish a qualifying balance in the account as of July 31, 2026, and 3) maintain the qualifying balance in the account as of September 30, 2026, when a secondary balance check will be completed. If eligibility requirements are met, your bonus will be deposited in your LevelUp Savings account by October 31, 2026. To be eligible to receive a \$50 bonus, the qualifying balance must be at least \$10,000. To be eligible to receive a \$150 bonus, the qualifying balance must be at least \$25,000. To be eligible to receive a \$300 bonus, the qualifying balance must be at least \$50,000. Your account must be open with a balance of at least \$0.01 at the time of payment in order to receive the bonus. We may report the value of the bonus to the IRS as required by law. Limit to one bonus per customer.

For additional terms governing your account, please consult the Personal Deposit Account Agreement: (<https://www.happen.com/legal/deposits/personal-deposit-agreement>).

Happen Bank, N.A., Member FDIC