

BUSINESS HIGH-YIELD SAVINGS

Effective January 24, 2025, Happen Bank is no longer taking new applications for Business High-Yield Savings accounts

For additional terms governing your account, please consult the Business Deposit Account Agreement.

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account

ATM & DEBIT CARD FEES

Happen Bank Fee to Use SUM or MoneyPass ATM (“In-Network ATMs”)	\$0.00 Plus, no charge by ATM owner
Happen Bank Fee to Use Out-of-Network ATM	\$0.00 However, service fees charged by out-of-network banks or ATM owners may apply

WIRE TRANSFER FEES

Domestic Outgoing Wire (Business)	\$18.00
International Outgoing Wire	\$40.00

INACTIVE/ZERO BALANCE ACCOUNTS

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

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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.

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If you close your account or convert your account to a non-interest bearing account before accrued interest, if any, is credited you will not receive the accrued interest.

The following chart shows the annual percentage yield ("APY") and interest rate effective as of June 22, 2026. Interest rates and the annual percentage yield are variable and are subject to change at any time at the discretion of the bank. Rates may change prior to funding and any interest being earned.

Balance to Earn Interest	Interest Rate	APY
\$0.00 - \$9.99	1.24%	1.25%
\$10.00 - \$2,499.99	1.24%	1.25%
\$2,500.00 - 24,999.99	1.24%	1.25%
\$25,000 or more	1.24%	1.25%

TRANSACTION LIMITS

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

⁴ Relationship Balance is the combined balance of your Happen Bank deposit accounts.

Your Transaction Limits may be higher based on periodic reviews done by the bank and based, in part, on your account balance and account tenure.

For additional terms governing your account, please consult the Business Deposit Account Agreement:

<https://www.happen.com/legal/deposits/business-deposit-agreement>.

Happen Bank, N.A., Member FDIC