

## HIGH-YIELD SAVINGS

As of August 22, 2024, High-Yield Savings is no longer available to new customers.

### ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
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 However, service fees charged by out-of-network banks or ATM owners may apply <sup>1</sup>

### 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.

### 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 June 22, 2026. Interest rates and the annual percentage yield are variable and are subject to change without notice at any time, at the sole discretion of the bank.

Balance to Earn Interest	Interest Rate	APY
\$0.00 - \$24,999.99	3.25%	3.30%
\$25,000.00 - \$49,999.99	3.25%	3.30%
\$50,000.00 - \$99,999.99	3.25%	3.30%
\$100,000.00 - \$249,999.99	3.25%	3.30%
\$250,000.00 or more	3.25%	3.30%

## HIGH-YIELD SAVINGS

TRANSACTION LIMITS			
	Preferred	Elite	Reserve
<b>Eligibility</b>	Accounts that maintain an end of day Relationship Balance of >\$2,000 for >7 consecutive calendar days <sup>1</sup>	Accounts that maintain an end of day Relationship Balance of >\$10,000 for >30 days OR >\$30,000 for >7 consecutive calendar days <sup>1</sup>	Accounts that maintain an end of day Relationship Balance of >\$50,000 for >60 days OR >\$150,000 for >7 consecutive calendar days <sup>1</sup>
<b>Incoming External Transfers ACH (daily limit)</b>	\$250,000	\$250,000	\$250,000
<b>Outgoing External Transfers ACH (daily limit)</b>	\$10,000	\$50,000	\$250,000
<b>Mobile Deposit (daily limit)</b>	\$50,000	\$150,000	\$250,000
<b>ATM Withdrawal (daily limit)</b>	\$500	\$1,000	\$2,000
<sup>1</sup> Relationship Balance is the combined balance of your Happen Bank deposit accounts.			

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