

TAILORED CHECKING

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

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee (for accounts with an average monthly balance of less than \$500)	\$10.00 ¹

¹ Monthly Maintenance Fee waived in months where the average monthly balance is at least \$500.00. An account will not be overdrawn by the Monthly Maintenance Fee. An account with a balance of less than \$10.00 will be assessed the amount available, reducing the balance to zero.

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 ²

² ATM Fee Rebate: ATM fees charged by out-of-network ATM owners are rebated when using a Tailored Checking debit card. ATM rebates are credited to your account on the last day of each applicable statement cycle. If you have not received a rebate for a fee that you believe is eligible, please contact Customer Service at 800.242.0272.

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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TAILORED CHECKING

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. Tailored Checking accounts earn interest at the interest rate and annual percentage yield in effect for the portion of the account balance within each appropriate tier. For example, if your account balance is \$110,000.00, you would earn the then current rate for the first two balance tiers (\$0.00 - \$99,999.99) for \$99,999.99 of the balance. You would earn the then current rate for the third balance tier (\$100,000.00 and more) for the remaining \$10,000.00 of your account balance.

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 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.

Portion of Balance Earning Rate	Interest Rate	APY Range
\$0.00 - \$499.99	0.25%	0.25%
\$500.00- \$99,999.99	0.25%	0.25%
\$100,000.00 and more	0.10%	0.25% - 0.10%

CASH BACK REWARDS

The Debit Card Rewards Program ("Cash Back Rewards") provides 1.00% cash-back on all Qualified Purchases using a debit card tied to an Eligible Account.

Eligible Accounts are: Tailored Checking accounts that maintain an average monthly balance of \$500.00 for the calendar month in review.

Qualified Purchases are defined as: Signature-based purchases made using the debit card tied to an Eligible Account. These are "credit" purchases that can be made in stores and online. To make a signature-based purchase, select "credit" rather than debit at point-of-sale kiosks. The "credit" option is most often pre-selected when making purchases online using a debit card. Online subscription payments may not be considered signature-based purchases. The payment transaction type (signature-based or other) is ultimately decided by the merchant and is based on how the transaction is transmitted at the time of processing. Qualified Purchases do not include: ① any goods or services purchased that are returned or otherwise credited to your Eligible Account; ② unlawful purchases; or ③ purchases of currency, cash or cash equivalents (including, without limitation, currency from the U.S. Mint, Travelers Checks, gift cards, cryptocurrency, casino chips, peer to peer payments, prepaid debit cards, account openings, loan payments, or other cash equivalents).

We may report the value of Cash Back Rewards to the IRS as required by law. Any client whose tax status would require us to impose tax withholding of any sort will not be eligible for Cash Back Rewards.

Accounts are reviewed after the end of each month. Any earned Cash Back Rewards will be credited to your account on or before the 10th calendar day of the next calendar month. The Eligible Account must be open and active at the time the Cash Back Reward is credited.

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TAILORED CHECKING

TRANSACTION LIMITS					
	New Client	Classic	Preferred	Elite	Reserve
Eligibility	Accounts open for 30 days or less	Accounts open for more than 30 days	Accounts that maintain an end of day Relationship Balance of >\$2,000 for >7 consecutive calendar days ⁵	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 ⁵	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 ⁵
Incoming External Transfers ACH (daily limit)	\$10,000	\$10,000	\$250,000	\$250,000	\$250,000
Outgoing External Transfers ACH (daily limit)	\$10,000	\$10,000	\$10,000	\$50,000	\$250,000
Mobile Deposit (daily limit)	\$25,000	\$25,000	\$50,000	\$150,000	\$250,000
Debit Card Transactions (daily limit)	\$5,000 signature-based ("credit") transactions \$5,000 PIN-based point of sale transactions \$2,000 ATM withdrawal	\$5,000 signature-based ("credit") transactions \$5,000 PIN-based point of sale transactions \$2,000 ATM withdrawal	\$5,000 signature-based ("credit") transactions \$5,000 PIN-based point of sale transactions \$2,000 ATM withdrawal	\$5,000 signature-based ("credit") transactions \$5,000 PIN-based point of sale transactions \$2,000 ATM withdrawal	\$5,000 signature-based ("credit") transactions \$5,000 PIN-based point of sale transactions \$2,000 ATM withdrawal
⁵ 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>

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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

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BUSINESS HIGH-YIELD SAVINGS

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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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.

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