

FOUNDER SAVINGS

As of December 18, 2024, Founder Savings will no longer be available to new customers.

ACCOUNT OPENING & MAINTENANCE

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

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. Founders Savings 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 \$26,000, you would earn the then current rate for the first balance tier (\$0.00 – \$19,999.99 for \$19,999.99 of the balance. You would earn the then current rate for the second balance tier (\$20,000.00 – \$49,999.99) for the remaining \$6,000.01 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 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 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 |
|---------------------------------|---------------|-------|
| \$0.00 – \$19,999.99 | 3.30% | 3.35% |
| \$20,000.00- \$49,999.99 | 3.30% | 3.35% |
| \$50,000.00 and more | 3.30% | 3.35% |

FOUNDER SAVINGS

| TRANSACTIONS LIMITS | |
|-----------------------------------|--------------------|
| | Daily Limit |
| Incoming External Transfers (ACH) | \$250,000 |
| Outgoing External Transfers (ACH) | \$250,000 |
| Mobile Deposit | \$250,000 |

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