

Commercial Product Terms & Conditions

BUSINESS INTEREST CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹
<p>These terms and your Deposit Account Agreement are subject to change with notice as required by law. See your Deposit Account Agreement for details.</p> <p>¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.</p>	

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
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited Debit Card	\$35.00
<p>The Currency Conversion Fee and Cross Border (International) Transaction Fee are charged on International Transactions. International transactions are those transactions made using your ATM or Debit Card in person, online or via telephone with a party located or who processes transactions outside of the United States, even if the transactions are initiated within the United States and/or in U.S. Dollars.</p> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ Fee is charged whenever the country of the merchant is different than the country of the cardholder, even if the transaction is initiated within the United States and/or in U.S. dollars</p>	

WIRE TRANSFER FEES

Incoming Wires (Domestic and International)	\$0.00
Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00



BUSINESS INTEREST CHECKING

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

INTEREST EARNED

Interest Calculation	Daily Balance Computation Method. Happen Bank uses 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. The 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.
Interest Rate	Variable Interest Rate. Happen Bank may change the interest rate on the account at any time. Please refer to the table below for additional details.
Accrued Interest	<p>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.</p> <p>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.</p> <p>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.</p>
Interest Distribution	Interest earned on these accounts is remitted monthly.

BUSINESS INTEREST CHECKING - INTEREST RATE

Balance to Earn Interest	Interest Rate
\$0.01+	0.75%

CHANGES IN NAME AND CONTACT INFORMATION

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For additional terms governing your account, please consult the Business Deposit Account Agreement, Cash Management Services Agreement and rate disclosure document.

Happen Bank, N.A., Member FDIC



FREE BUSINESS CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹
<p>These terms and your Deposit Account Agreement are subject to change with notice as required by law. See your Deposit Account Agreement for details.</p> <p>¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.</p>	

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
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited Debit Card	\$35.00
<p>The Currency Conversion Fee and Cross Border (International) Transaction Fee are charged on International Transactions. International transactions are those transactions made using your ATM or Debit Card in person, online or via telephone with a party located or who processes transactions outside of the United States, even if the transactions are initiated within the United States and/or in U.S. Dollars.</p> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ Fee is charged whenever the country of the merchant is different than the country of the cardholder, even if the transaction is initiated within the United States and/or in U.S. dollars.</p>	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00



FREE BUSINESS CHECKING

OTHER MISCELLANEOUS FEES	
Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

INTEREST EARNED	
Interest Earned	No interest earned or distributed with this account type

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CUSTODIAL CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹
<p>These terms and your Deposit Account Agreement are subject to change with notice as required by law. See your Deposit Account Agreement for details.</p> <p>¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.</p>	

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
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited ATM / Debit Card	\$35.00
<p>The Currency Conversion Fee and Cross Border (International) Transaction Fee are charged on International Transactions. International transactions are those transactions made using your ATM or Debit Card in person, online or via telephone with a party located or who processes transactions outside of the United States, even if the transactions are initiated within the United States and/or in U.S. Dollars.</p> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ Fee is charged whenever the country of the merchant is different than the country of the cardholder, even if the transaction is initiated within the United States and/or in U.S. dollars.</p>	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00



CUSTODIAL CHECKING

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

INTEREST EARNED

Interest Calculation	Daily Balance Computation Method. Happen Bank uses 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. The 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.
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Accrued Interest	<p>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.</p> <p>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.</p> <p>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.</p>
Interest Distribution	Interest earned on these accounts is remitted monthly.

CUSTODIAL CHECKING - INTEREST RATE

Balance to Earn Interest	Interest Rate
\$0.01+	0.75%

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Happen Bank, N.A., Member FDIC



ESCROW CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$10.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹
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¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

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ESCROW CHECKING

INTEREST EARNED

Interest Calculation	Daily Balance Computation Method. Happen Bank uses 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. The 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.
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Interest Distribution	Interest earned on these accounts is remitted monthly.

ESCROW CHECKING - INTEREST RATE

Balance to Earn Interest	Interest Rate
\$0-\$499,999	0.25%
\$500,000-999,999	0.35%
1,000,000 & Above	0.50%

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BUSINESS MONEY MARKET

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹

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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
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Excessive Transaction Fee	\$13 per check after the 6th check written
Expedited ATM / Debit Card	\$35.00

The Currency Conversion Fee and Cross Border (International) Transaction Fee are charged on International Transactions. International transactions are those transactions made using your ATM or Debit Card in person, online or via telephone with a party located or who processes transactions outside of the United States, even if the transactions are initiated within the United States and/or in U.S. Dollars.

² This charge will be .20% of the non-U.S. dollar denominated transaction amount

³ Fee is charged whenever the country of the merchant is different than the country of the cardholder, even if the transaction is initiated within the United States and/or in U.S. dollars.

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00

BUSINESS MONEY MARKET

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

INTEREST EARNED

Interest Calculation	Daily Balance Computation Method. Happen Bank uses 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. The 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.
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Interest Distribution	Interest earned on these accounts is remitted monthly.

BUSINESS MONEY MARKET - INTEREST RATE

Balance to Earn Interest	Interest Rate
\$0-\$99,999.99	0.75%
\$100,000.00 - \$249,999.99	0.85%
\$250,000.00 - \$999,999.99	1.00%
\$1,000,000.00 - \$4,999,999.99	1.5%
\$5,000,000.00 +	1.75%



BUSINESS MONEY MARKET

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BUSINESS STATEMENT SAVINGS

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹

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WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

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BUSINESS STATEMENT SAVINGS

INTEREST EARNED	
Interest Calculation	Daily Balance Computation Method. Happen Bank uses 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. The 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.
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Interest Distribution	Interest earned on these accounts is remitted monthly.

BUSINESS STATEMENT SAVINGS - INTEREST RATE	
Balance to Earn Interest	Interest Rate
\$0 - \$49.99	0.00%
\$50.00 - \$499.99	0.05%
\$500.00+	0.05%

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IOLTA - Rhode Island

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Overdraft Practices and Services	Customers are required to keep these accounts free of overdraft. No overdraft protection is offered.
Abandoned Property	\$50.00 per account ¹
<p>These terms and your Deposit Account Agreement are subject to change with notice as required by law. See your Deposit Account Agreement for details.</p> <p>¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.</p>	

WIRE TRANSFER FEES

Incoming Wires (Domestic and International)	\$0.00
Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

OTHER ACCOUNT FEATURES

Reporting Requirements	Based on the nature of the account, Happen Bank reserves the right to disclose transaction details, including but not limited to contributions, expenditures, account balances, and other relevant financial information, to federal or state agencies or authorities as required by applicable federal or state reporting requirements.
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IOLTA - Rhode Island

INTEREST EARNED	
Interest Calculation	Daily Balance Computation Method. Happen Bank uses 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. The 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.
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Interest Distribution	Interest earned on these accounts is remitted monthly by the 5th business day to the respective governing state bar organization in the state where the account is opened.

RI IOLTA ACCOUNT - INTEREST RATE	
Balance to Earn Interest	Interest Rate
\$0.01+	65% of the Federal Funds target interest rate.

CHANGES IN NAME AND CONTACT INFORMATION

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IOLTA - Massachusetts

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Overdraft Practices and Services	Customers are required to keep these accounts free of overdraft. No overdraft protection is offered.
Abandoned Property	\$50.00 per account ¹
<p>These terms and your Deposit Account Agreement are subject to change with notice as required by law. See your Deposit Account Agreement for details.</p> <p>¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.</p>	

WIRE TRANSFER FEES

Incoming Wires (Domestic and International)	\$0.00
Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour

OTHER ACCOUNT FEATURES

Reporting Requirements	Based on the nature of the account, Happen Bank reserves the right to disclose transaction details, including but not limited to contributions, expenditures, account balances, and other relevant financial information, to federal or state agencies or authorities as required by applicable federal or state reporting requirements.
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IOLTA - Massachusetts

INTEREST EARNED	
Interest Calculation	Daily Balance Computation Method. Happen Bank uses 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. The 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.
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Interest Distribution	Interest earned on these accounts is remitted monthly by the 5th business day to the respective governing state bar organization in the state where the account is opened.

MA IOLTA ACCOUNT - INTEREST RATE	
Balance to Earn Interest	Interest Rate
\$0.01+	55% of the Federal Funds target interest rate.

CHANGES IN NAME AND CONTACT INFORMATION

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IOLTA - California

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Overdraft Practices and Services	Customers are required to keep these accounts free of overdraft. No overdraft protection is offered.
Abandoned Property	\$50.00 per account ¹
<p>These terms and your Deposit Account Agreement are subject to change with notice as required by law. See your Deposit Account Agreement for details.</p> <p>¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.</p>	

WIRE TRANSFER FEES

Incoming Wires (Domestic and International)	\$0.00
Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

OTHER ACCOUNT FEATURES

Reporting Requirements	Based on the nature of the account, Happen Bank reserves the right to disclose transaction details, including but not limited to contributions, expenditures, account balances, and other relevant financial information, to federal or state agencies or authorities as required by applicable federal or state reporting requirements.
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IOLTA - California

INTEREST EARNED	
Interest Calculation	Daily Balance Computation Method. Happen Bank uses 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. The 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.
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Interest Distribution	Interest earned on these accounts is remitted monthly by the 5th business day to the respective governing state bar organization in the state where the account is opened.

CA IOLTA ACCOUNT - INTEREST RATE	
Balance to Earn Interest	Interest Rate
\$0.01+	68% of the Federal Funds target interest rate.

CHANGES IN NAME AND CONTACT INFORMATION

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ACCOUNT ANALYSIS CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$14.00
Overdraft Practices and Services	Customers are required to keep these accounts free of overdraft. No overdraft protection is offered.
Abandoned Property	\$50.00 per account ¹
<p>These terms and your Deposit Account Agreement are subject to change with notice as required by law. See your Deposit Account Agreement for details.</p> <p>¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.</p>	

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
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited ATM / Debit Card	\$35.00
<p>The Currency Conversion Fee and Cross Border (International) Transaction Fee are charged on International Transactions. International transactions are those transactions made using your ATM or Debit Card in person, online or via telephone with a party located or who processes transactions outside of the United States, even if the transactions are initiated within the United States and/or in U.S. Dollars.</p> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ Fee is charged whenever the country of the merchant is different than the country of the cardholder, even if the transaction is initiated within the United States and/or in U.S. dollars.</p>	

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ACCOUNT ANALYSIS CHECKING

STANDARD DEPOSIT FEES

Checks Paid	\$0.21
Deposit	\$0.85
Items Deposited	\$0.14
Deposited Item Reversal	\$8.00
Zero Balance	\$10.00
Stop Payment	\$25.00
Credit / Debit Posted Electronic	\$0.10

ACCOUNT RECONCILEMENT FEES

Positive Pay Monthly	\$35.00
Positive Pay and/or Recon Per Item	\$0.10
ACH Debit Filter/ACH Block	\$35.00

AUTOMATED CLEARING HOUSE FEES

ACH Module	\$35.00
ACH File Origination	\$10.00
ACH Debit/Credit Origination	\$0.10
ACH DR/CR Received	\$0.10
ACH Returned Item	\$8.00

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ACCOUNT ANALYSIS CHECKING

INFORMATION REPORTING FEES

Premium Business Online Banking	\$25.00
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WIRE TRANSFER FEES

Incoming Wires (Domestic and International)	\$10.00
Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00
Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00

REMOTE DEPOSIT FEES

Remote Deposit Service - Monthly	\$50.00
Remote Deposit - Per Item	\$0.35

INTEREST EARNED

Interest Earned	No interest earned or distributed with this account type.
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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 U.S. address at all times in order to maintain a deposit account with Happen Bank.

For additional terms governing your account, please consult the Business Deposit Account Agreement, Cash Management Services Agreement and rate disclosure document.

Happen Bank, N.A., Member FDIC

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