



Checking Account Receipt

International Private Banking Checking

ACCOUNT TERMS	
Minimum Opening Deposit	<ul style="list-style-type: none">• There is no minimum opening deposit requirement.• Bank Leumi USA (the “Bank,” “we,” or “us”) reserves the right to change the minimum opening requirement at any time.
Interest Rate	<ul style="list-style-type: none">• This is not an interest earning account.
Fees	<ul style="list-style-type: none">• Please see the <i>International Private Banking Fee Schedule</i> for applicable fees.• You must maintain a combined balance of \$300,000 in your Bank Leumi USA related accounts to avoid a \$75 minimum balance fee per quarter. Bank Leumi USA related accounts include all of your deposit accounts at the Bank and investment accounts at Leumi Investment Services Inc.. Your combined balance is determined on the last day of each calendar quarter, and if it is below \$300,000, the \$75 minimum balance fee will be charged to your primary checking or money market account.
Special Circumstances	<ul style="list-style-type: none">• We do not open accounts with checks drawn on banks outside the United States (“U.S.”) or with checks that are not payable in U.S. dollars. We send those checks for collection and will only open the account upon the check being collected.• All account holders must be at least age 13 and one person named on the account must be at least age 18.
Funds Availability	<ul style="list-style-type: none">• Please refer to your <i>Account Agreement and Privacy Notice</i> for details regarding funds availability policy.
Additional Terms	<ul style="list-style-type: none">• For more information on your account, please refer to your <i>Account Agreement and Privacy Notice</i>.• Your <i>Account Agreement and Privacy Notice</i> is located at https://www.leumiusa.com/account-terms-and-fees or any successor web page thereof.

OVERDRAFT PROTECTION
<ul style="list-style-type: none">• We offer standard overdraft service with your account. An overdraft occurs when you do not have enough money in your account to cover a transaction (also called “nonsufficient funds”), but we elect, in our sole and absolute discretion, to pay it anyway.• We pay overdraft at our sole discretion based on a variety of factors that may change from time to time, including such factors as your account profile, history, volume of deposits and past overdraft activities. This means we do not guarantee that we will authorize and pay any type of transaction.• You may opt out of the Bank’s standard overdraft service by notifying your banking team in writing. If you opt out of the standard overdraft service, you are instructing us to return unpaid all items presented against nonsufficient funds, which may result in fees.• Please refer to the <i>Standard Overdraft Services</i> disclosure and <i>International Private Banking Fee Schedule</i> for details regarding the standard overdraft service policy, including applicable fees and terms. You can find these documents on our Account Terms and Fees page: https://www.leumiusa.com/account-terms-and-fees.

Bank Leumi USA® is a New York State chartered, FDIC insured non-member bank. Your deposits are insured by the FDIC up to the maximum limits allowed by law. Information and tools describing how deposit insurance coverage works are provided by the FDIC at www.fdic.gov or by calling 1-877-ASK-FDIC or 1-800-925-4618 for the hearing impaired.