

Passport Cash Builder Account Fees and Rate Information

Minimum Balance to Open Account and to Obtain Annual Percentage Yield (APY)	There is no minimum balance required to open a Cash Builder account and to obtain the disclosed APY.
Pass-Through FDIC Insurance	Subject to the limitations set forth in the FDIC regulations, your account is eligible for pass through FDIC insurance of up to \$250,000.
Interest Rate and APY:	The interest rate paid on the entire balance in your account is 2.75% with an APY of 2.79%. There is no minimum balance requirement.
Rate Information	The interest rates and APYs are variable and may change at any time at our discretion. The interest rate may be as low as 0.00%.
Calculating and Crediting Interest	We calculate interest based upon your account balance using the Daily Collected Balance (the balance on your account at the end of each banking day minus the total amount of all transactions being processed) method, applying a daily periodic rate to your Daily Collected Balance each day. Interest will compound monthly and is calculated using a 365-day year, unless otherwise noted. Interest will be credited monthly.
Annual Percentage Yield	<p>The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account based on the interest rate and frequency of compounding for a 365-day period. The Annual Percentage Yield Earned (APYE) is an annualized rate that reflects the relationship between the amount of interest actually earned on your account during the statement period and the average daily balance in the account for the statement period.</p> <p>We calculate both your APY and APYE according to formulas established by federal regulations.</p>
Effect of Closing an Account	You will receive the accrued interest if you close your account before interest is credited.
Balance Computation Method	We use the Daily Collected Balance method to calculate the interest on your account. This method applies a daily periodic rate to the Daily Collected Balance in the account at the end of each day.
Accrual of Interest on Deposits	For all types of deposits, interest will begin to accrue no later than the next banking day following the banking day on which the funds were deposited in your account. (Here's an example – if you make a non-cash deposit on a Sunday, we will process it on Monday, and interest will begin to accrue no later than Tuesday.)
Fees	<p>The following fees may be charged to your account:</p> <ul style="list-style-type: none"> • If we agree to process an outgoing domestic wire transfer for you, the cost per wire will be \$30.00.
ACH Transaction Limitations	Automated Clearing House (ACH) external transfer transactions are subject to limits on the dollar amount of electronic transfers between your account and external accounts at other financial institutions. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, as well as you and all other users of the service. Based on confidential fraud and

	<p>essential risk criteria, they may be modified at our discretion without advanced notice.</p> <p>We may limit, refuse or return all or any part of a deposit without prior notice to you.</p>
Account Limits	<p>We reserve the right to limit the number of accounts you may open at our discretion and without advanced notice.</p>
No Debit Card	<p>No debit card associated with your account will be issued.</p>