**Passport Cash Builder+ Account Fees and Rate Information**

**Effective as of December 1, 2024**

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| Minimum Balance to Open Account and to Obtain Annual Percentage Yield (APY) | The minimum balance required to open a Cash Builder+ account and to obtain the disclosed APY is $100,000.00. |
| Use of Account | The account balance will be invested in money market or short-term investment products with market comparable yields. |
| FDIC Insurance: | This account is not FDIC insured. You may lose the entire balance of the account if our business fails. |
| Interest Rate and APY: | If the daily account balance is $100,000.00 or more, the interest rate paid on the entire balance in your account is 3.5% with an APY of 3.56%. If the daily account balance is below $100,000.00, the interest rate paid on the entire balance in your account is 2.00% with an APY of 2.02%. |
| 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 | 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.  We calculate both your APY and APYE according to formulas established by federal regulations. |
| 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 deposit on a Sunday, we will process it on Monday, and interest will begin to accrue no later than Tuesday.) |
| Fees | The following fees may be charged to your account:   * 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 essential risk criteria, they may be modified at our discretion without advanced notice.  We may limit, refuse or return all or any part of a deposit without prior notice to you. |
| Withdrawal Limitation | When you initiate a withdrawal from your account, your request may take up to three (3) banking days to be settled. |
| Account Limits | We reserve the right to limit the number of accounts you may open at our discretion and without advanced notice. |
| No Debit Card | No debit card associated with your account will be issued. |