

# Annual Percentage Yield Boost

## Promotional Addendum



### Important Terms and Conditions for this offer

|                          |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Eligibility Requirements | Offer                    | <p>For a limited time, as stated in the link under Other Terms and Conditions, new customers can open an Openbank High Yield Savings account and receive an introductory premium of 0.35% ("APY Boost") added to the account's then-current variable APY ("standard variable APY"). The APY Boost will apply for six (6) months from the date the account is opened ("Promotional Period").</p> <p>The standard variable APY for your account remains variable and subject to change at Openbank's discretion at any time and any frequency without notice.</p> <p>If the standard variable APY changes during the Promotional Period, the introductory APY Boost will continue to apply through the end of the Promotional Period, subject to applicable terms.</p> <p>After the Promotional Period ends, the account will earn the standard variable APY in effect at that time without the introductory APY Boost.</p> |
|                          | Eligible Accounts        | Openbank High Yield Savings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                          | Eligibility              | <p>To qualify for the introductory APY Boost, only new customers can open an eligible account while the offer is available. All applications are subject to approval. Completing and submitting an application does not, by itself, establish an account.</p> <p>If your account is determined to be ineligible, Openbank reserves the right to terminate the introductory APY Boost at any time without notice. The account will then earn the standard variable APY in effect at that time.</p>                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                          | Funding Requirements     | A minimum deposit of \$500 is required to open an Openbank High Yield Savings account, as set forth in the Personal Deposit Account Fee Schedule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                          | Other Terms & Conditions | The APY Boost may not be combined with other promotional offers. This offer is available only when stated on the <a href="#">Openbank High Yield Savings</a> page.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                          | Taxes on Offer           | Earnings from this offer are considered interest and will be reported to the IRS on Form 1099-INT.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

For quick access to information on your Openbank accounts, visit us online at [openbank.us](https://openbank.us) or call us at 833-833-8305. Customers with hearing or speech disabilities may call 711 or their preferred relay service.

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