



Certificates of Deposit Disclosures-Business and Personal

Certificate (CD) Product	Account / Rate Information	Opening Deposit Minimum	Interest and Balance Computation Information	Time Account Information / Limitations / Restrictions
<p>Relationship Flex CD</p> <p><input type="checkbox"/> 3 Months Flex CD</p> <p><input type="checkbox"/> 6 Months Flex CD</p> <p><input type="checkbox"/> 12 Months Flex CD</p> <p><input type="checkbox"/> 18 Months Flex CD</p>	<p>These accounts are interest bearing accounts. The annual percentage yield (APY) is on the Deposit Rate Sheet**. The interest rate will be in effect and will not change for the term of the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). At your option, you may choose to receive interest monthly either by deposit into the certificate or deposited into a transaction or savings account. We use the simple interest method. Interest will not compound unless accrued interest is credited to the Certificate on a monthly (monthly compounding) basis.</p> <p>A notice will be mailed to you prior to maturity.</p>	<p>\$100,000.00</p>	<p>We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.</p> <p>This is a tiered rate account. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the minimum disclosed annual percentage yield (APY) listed on the Rate Chart.</p> <p>The annual percentage yield earned is based on the balance maintained per tier as stated on the Rate Chart.</p>	<p>You may not make additional deposits into your account. You may make 1 penalty free withdrawal from your account during the term of the CD or we may impose the following penalties. The first withdrawal may not be made within the first 30 days of the initial deposit.</p> <ul style="list-style-type: none"> ▪ If the term of your account is 3 Months or 6 Months and you withdraw any of the principal before the maturity date, we may impose a penalty of thirty (30) days loss of interest on the amount withdrawn. ▪ If the term of your account is 12 months and you withdraw any of the principal before the maturity date, we may impose a penalty of ninety (90) days loss of interest on the amount withdrawn. ▪ If the term of your account is more than 12 months and up to and including 60 months, and you withdraw any of the principal before the maturity date, we may impose a penalty of one hundred eighty (180) days loss of interest on the amount withdrawn. ▪ Withdrawals in excess of 1 per term of CD will be subject to a Disbursement Fee of \$25 per transaction, plus early withdrawal penalty ▪ Fees or withdrawals may reduce earnings <p>The aforementioned terms will not automatically renew at maturity. Your funds will be placed in a non-interest-bearing account. You may withdraw funds after the maturity date without penalty.</p> <p>NOTE: In accordance with federal law, if you withdraw any amount within the first six (6) days after deposit or within six days of the most recent partial withdrawal, we are required to assess an early withdrawal penalty of at least seven (7) days' simple interest on the amount withdrawn. **</p>

Refer to the **Deposit Rate Sheet, which is part of this Disclosure, for the various balance ranges and minimum balance requirements, as applicable to your account. Refer to the separate **Schedule of Fees and Charges** for additional charges that may apply. Please also refer to the **Deposit Account Agreement and Disclosure** for other terms, conditions, and disclosures applicable to deposit accounts.

All terms will incur a mandatory regulatory penalty of seven days simple interest on amounts withdrawn within the first six days after deposit or within six days of the most recent partial withdrawal unless for reasons of death or legal incompetence of one of the owners; the holder of an IRA plan attains the age of 59 ½ or becomes disabled; or within 1 year post merger of two financial institutions in which the combined balances exceed FDIC insurance limits and the uninsured excess on deposit is withdrawn. Refer to the **Deposit Account Agreement and Disclosure for other terms, conditions, and disclosures applicable to deposit accounts.

Certificates of Deposit Disclosures-Business and Personal

Certificate (CD) Product	Account / Rate Information	Opening Deposit Minimum	Interest and Balance Computation Information	Time Account Information / Limitations / Restrictions
<p>Relationship CD</p> <p><input type="checkbox"/> 3 Months CD</p> <p><input type="checkbox"/> 6 Months CD</p> <p><input type="checkbox"/> 12 Months CD</p> <p><input type="checkbox"/> 18 Months CD</p>	<p>These accounts are interest bearing accounts. The annual percentage yield (APY) is on the Deposit Rate Sheet*. The interest rate will be in effect and will not change for the term of the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). At your option, you may choose to receive interest monthly either by deposit into the certificate or deposited into a transaction or savings account. We use the simple interest method. Interest will not compound unless accrued interest is credited to the Certificate on a monthly (monthly compounding) basis.</p> <p>A notice will be mailed to you prior to maturity.</p>	<p>\$25,000.00</p>	<p>We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.</p> <p>This is a tiered rate account. You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the minimum disclosed annual percentage yield (APY) listed on the Rate Chart.</p> <p>The annual percentage yield earned is based on the balance maintained per tier as stated on the Rate Chart.</p>	<p>You may not make additional deposits into your account. You may not make withdrawals from your account until the maturity date or we may impose the following penalties.</p> <ul style="list-style-type: none"> ▪ if the term of your account is 3 Months or 6 Months, and you withdraw any of the principal before the maturity date, we may impose a penalty of thirty (30) days loss of interest on the amount withdrawn. ▪ if the term of your account is 12 months and you withdraw any of the principal before the maturity date, we may impose a penalty of ninety (90) days loss of interest on the amount withdrawn. ▪ if the term of your account is more than 12 months and up to and including 60 months, and you withdraw any of the principal before the maturity date, we may impose a penalty of one hundred eighty (180) days loss of interest on the amount withdrawn. ▪ Fees or withdrawals may reduce earnings. <p>The 3-month term will automatically renew to a 3-month term at the rate then currently available based on the current balance if funds are not withdrawn</p> <p>The 6-month term will automatically renew to a 6-month term at the rate then currently available based on the current balance if funds are not withdrawn.</p> <p>The 12-month term will automatically renew to a 12-month term at the rate then currently available based on the current balance if funds are not withdrawn.</p> <p>The 18-month term will automatically renew to a 18-month term at the rate then currently available based on the current balance if funds are not withdrawn.</p> <p>You will have ten (10) calendar days from the maturity date to withdraw funds without penalty. Payment of interest will be to the maturity date only when redeeming</p> <p>NOTE: In accordance with federal law, if you withdraw any amount within the first six (6) days after deposit or within six days of the most recent partial withdrawal, we are required to assess an early withdrawal penalty of at least seven (7) days' simple interest on the amount withdrawn. **</p>

*Refer to the **Deposit Rate Sheet**, which is part of this Disclosure, for the various balance ranges and minimum balance requirements, as applicable to your account. Refer to the separate **Schedule of Fees and Charges** for additional charges that may apply. Please also refer to the **Deposit Account Agreement and Disclosure** for other terms, conditions, and disclosures applicable to deposit accounts.

All terms will incur a mandatory regulatory penalty of seven days simple interest on amounts withdrawn within the first six days after deposit or within six days of the most recent partial withdrawal unless for reasons of death or legal incompetence of one of the owners; the holder of an IRA plan attains the age of 59 ½ or becomes disabled; or within 1 year post merger of two financial institutions in which the combined balances exceed FDIC insurance limits and the uninsured excess on deposit is withdrawn. Refer to the **Deposit Account Agreement and Disclosure for other terms, conditions, and disclosures applicable to deposit accounts.



Western Alliance Bank®

Member FDIC

Divisions: Alliance Association Bank | Alliance Bank of Arizona | Bank of Nevada | Bridge Bank | First Independent Bank | Torrey Pines Bank
Subsidiaries: AmeriHome Mortgage

Certificates of Deposit Disclosures-Business and Personal

Certificate (CD) Product	Account / Rate Information	Opening Deposit Minimum	Interest and Balance Computation Information	Time Account Information / Limitations / Restrictions
<p>Regular Certificate of Deposit Promotions</p> <p><input type="checkbox"/> 3 Months</p> <p><input type="checkbox"/> 5 Months</p>	<p>These accounts are interest bearing accounts. The annual percentage yield (APY) is on the Promotional CD Rate Sheet. The interest rate will be in effect and will not change for the term of the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). At your option, you may choose to receive interest monthly either by deposit into the certificate or deposited into a transaction or savings account. Interest is calculated using the simple interest method and will not compound unless accrued interest is credited to the Certificate on a monthly (monthly compounding) basis. A notice will be mailed to you prior to maturity.</p>	<p>\$10,000.00</p>	<p>We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.</p> <p>You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the minimum disclosed annual percentage yield (APY) listed on the Rate Chart.</p> <p>The annual percentage yield earned is based on the balance maintained as stated on the Rate Chart</p>	<p>You may not make additional deposits into your account. You may not make withdrawals from your account until the maturity date or we may impose the following penalties.</p> <ul style="list-style-type: none"> ▪ If the term of your account is 3 or 5 months and you withdraw any of the principal before the maturity date, we may impose a penalty of ninety (90) days loss of interest on the amount withdrawn. ▪ Fees or withdrawals may reduce earnings. <p>The 3-month term will automatically renew to a 90-day term at the rate then currently available based on the current balance if funds are not withdrawn.</p> <p>The 5-month term will automatically renew to a 180-day term at the rate then currently available based on the current balance if funds are not withdrawn.</p> <p>You will have ten (10) calendar days from the maturity date to withdraw funds without penalty. Payment of interest will be to the maturity date only when redeeming</p> <p>NOTE: In accordance with federal law, if you withdraw any amount within the first six (6) days after deposit or within six days of the most recent partial withdrawal, we are required to assess an early withdrawal penalty of at least seven (7) days' simple interest on the amount withdrawn. **</p>

*Refer to the **Deposit Rate Sheet**, which is part of this Disclosure, for the various balance ranges and minimum balance requirements, as applicable to your account. Refer to the separate **Schedule of Fees and Charges** for additional charges that may apply. Please also refer to the **Deposit Account Agreement and Disclosure** for other terms, conditions, and disclosures applicable to deposit accounts.

All terms will incur a mandatory regulatory penalty of seven days simple interest on amounts withdrawn within the first six days after deposit or within six days of the most recent partial withdrawal unless for reasons of death or legal incompetence of one of the owners; the holder of an IRA plan attains the age of 59 ½ or becomes disabled; or within 1 year post merger of two financial institutions in which the combined balances exceed FDIC insurance limits and the uninsured excess on deposit is withdrawn. Refer to the **Deposit Account Agreement and Disclosure for other terms, conditions, and disclosures applicable to deposit accounts.



Western Alliance Bank
Member FDIC

Division: Alliance Association Bank | Alliance Bank of Arizona | Bank of Nevada | Bridge Bank | First Independent Bank | Torrey Pines Bank
Subsidiaries: AmeriHome Mortgage

Certificates of Deposit Disclosures-Business and Personal

Certificate (CD) Product	Account / Rate Information	Opening Deposit Minimum	Interest and Balance Computation Information	Time Account Information / Limitations / Restrictions
<p>Regular Certificate of Deposit</p> <p><input type="checkbox"/> 30- 89 Days</p> <p><input type="checkbox"/> 90 - 179 Days</p> <p><input type="checkbox"/> 180-364 Days</p> <p><input type="checkbox"/> 12 Months</p> <p><input type="checkbox"/> 18 Months</p> <p><input type="checkbox"/> 24 Months</p> <p><input type="checkbox"/> 36 Months</p> <p><input type="checkbox"/> 48 Months</p> <p><input type="checkbox"/> 60 Months</p>	<p>These accounts are interest bearing accounts. The annual percentage yield (APY) is on the Deposit Rate Sheet*. The interest rate will be in effect and will not change for the term of the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). At your option, you may choose to receive interest monthly either by deposit into the certificate or deposited into a transaction or savings account. We use the simple interest method. Interest will not compound unless accrued interest is credited to the Certificate on a monthly (monthly compounding) basis. A notice will be mailed to you prior to maturity.</p>	<p>\$1,000.00</p>	<p>We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.</p> <p>This is a tiered rate account. You must maintain a minimum balance of \$.01 in the account each day to obtain the minimum disclosed annual percentage yield (APY) listed on the Rate Chart.</p> <p>The annual percentage yield earned is based on the balance maintained per tier as stated on the Rate Chart.</p>	<p>You may not make additional deposits into your account. You may not make withdrawals from your account until the maturity date or we may impose the following penalties.</p> <ul style="list-style-type: none"> ▪ if the term of your account is 30-89 days or 90-179 days, and you withdraw any of the principal before the maturity date, we may impose a penalty of thirty (30) days loss of interest on the amount withdrawn. ▪ if the term of your account is 180-364 days or 12 months and you withdraw any of the principal before the maturity date, we may impose a penalty of ninety (90) days loss of interest on the amount withdrawn. ▪ if the term of your account is more than 12 months and up to and including 60 months, and you withdraw any of the principal before the maturity date, we may impose a penalty of one hundred eighty (180) days loss of interest on the amount withdrawn. ▪ Fees or withdrawals may reduce earnings. <p>The aforementioned terms will automatically renew at maturity. You will have ten (10) calendar days from the maturity date to withdraw funds without penalty. Payment of interest will be to the maturity date only when redeeming. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.</p> <p>NOTE: In accordance with federal law, if you withdraw any amount within the first six (6) days after deposit or within six days of the most recent partial withdrawal, we are required to assess an early withdrawal penalty of at least seven (7) days' simple interest on the amount withdrawn. **</p>

*Refer to the **Deposit Rate Sheet**, which is part of this Disclosure, for the various balance ranges and minimum balance requirements, as applicable to your account. Refer to the separate **Schedule of Fees and Charges** for additional charges that may apply. Please also refer to the **Deposit Account Agreement and Disclosure** for other terms, conditions, and disclosures applicable to deposit accounts.

** All terms will incur a mandatory regulatory penalty of seven days simple interest on amounts withdrawn within the first six days after deposit or within six days of the most recent partial withdrawal unless for reasons of death or legal incompetence of one of the owners; the holder of an IRA plan attains the age of 59 ½ or becomes disabled; or within 1 year post merger of two financial institutions in which the combined balances exceed FDIC insurance limits and the uninsured excess on deposit is withdrawn. Refer to the **Deposit Account Agreement and Disclosure** for other terms, conditions, and disclosures applicable to deposit accounts.



WESTERN ALLIANCE BANK

Alliance Bank of Arizona | Bank of Nevada | Bridge Bank | First Independent Bank | Torrey Pines Bank

Division of Western Alliance Bank | Member FDIC

REGULAR CERTIFICATE OF DEPOSIT RECEIPT

Thank you for opening this tiered, fixed rate **Regular Certificate of Deposit**. Please review the *Deposit Account Agreement and Disclosure*, the *Certificate of Deposit Disclosure* and the *Rate Chart*, accompanying this receipt, for additional information about your certificate's rate information, interest and balance computation information, limitations, and restrictions.

Account Name: <u>Oakland Military Institute College</u> <u>Preparatory Academy</u>			
Opening Deposit Amount: 1,012,106.04	Interest Rate / Annual Percentage Yield 4.890 5.00		Interest Payment 1 Months
Account Number: 7122676901	Issue Date: 01/25/2024	Term: 90 Days	Maturity Date: 04/24/2024



This rate chart contains information about interest rates and ANNUAL PERCENTAGE YIELDS (APY) for some of the accounts we offer. Please contact any Bridge Bank Division employee for further information about applicable fees and terms.

BUSINESS ACCOUNTS

Product	Minimum Opening Balance	Minimum Balance/Tiers to Earn APY	Rate	APY	Product	Minimum Opening Balance	Minimum Balance/Tiers to Earn APY	Rate	APY
Business Interest Checking	\$100	0.01+	0.25%	0.25%	Business Money Market and Community Alliance Money Market	\$1,000	0.01 - 9,999.99	0.55%	0.55%
Community Alliance Interest Checking	\$100	0.01+	0.25%	0.25%			10,000 - 99,999.99	0.55%	0.55%
IOLTA - California	\$100	0.01+	1.00%	1.00%			100,000 - 249,999.99	0.55%	0.55%
IOLTA - Colorado	\$100	0.01+	4.12%	4.20%			250,000 - 999,999.99	0.65%	0.65%
IOLA - New York	\$100	0.01+	2.75%	2.78%			1,000,000 - 4,999,999.99	1.00%	1.00%
IOLTA - Texas	\$100	0.01+	1.00%	1.00%			5,000,000 - 9,999,999.99	1.19%	1.20%
							10,000,000+	1.39%	1.40%
					Business Savings	\$1,000	0.01+	0.05%	0.05%

CONSUMER ACCOUNTS

Product	Minimum Opening Balance	Minimum Balance/Tiers to Earn APY	Rate	APY	Product	Minimum Opening Balance	Minimum Balance/Tiers to Earn APY	Rate	APY
Personal Interest Checking	\$100	0.01 - 9,999.99	0.25%	0.25%	Personal Money Market	\$100	0.01 - 9,999.99	0.55%	0.55%
		10,000 - 99,999.99	0.30%	0.30%			10,000 - 99,999.99	0.55%	0.55%
		100,000 - 249,999.99	0.45%	0.45%			100,000 - 249,999.99	0.55%	0.55%
		250,000 - 499,999.99	0.55%	0.55%			250,000 - 999,999.99	0.65%	0.65%
		500,000 +	0.65%	0.65%			1,000,000 - 4,999,999.99	1.00%	1.00%
IDA Savings	\$100	0.01+	0.05%	0.05%			5,000,000 - 9,999,999.99	1.19%	1.20%
IRA/SEP Savings	\$100	50.00 - 1,499.99	0.03%	0.03%			10,000,000+	1.39%	1.40%
		1,500+	0.06%	0.03%	Personal Savings	\$100	0.01+	0.05%	0.05%

CERTIFICATES OF DEPOSIT*

Term	Minimum Opening Balance	Minimum Balance/Tiers to Earn APY	Rate	APY	Term	Minimum Opening Balance	Minimum Balance/Tiers to Earn APY	Rate	APY
30 - 89 Days	\$1,000	0.01+	0.90%	0.90%	24 Months	\$1,000	0.01+	1.25%	1.26%
90 - 179 Days	\$1,000	0.01+	1.85%	1.87%	36 Months	\$1,000	0.01+	1.25%	1.26%
180 - 364 Days	\$1,000	0.01+	2.49%	2.52%	48 Months	\$1,000	0.01+	1.25%	1.26%
12 Months	\$1,000	0.01+	2.75%	2.78%	60 Months	\$1,000	0.01+	1.25%	1.26%
18 Months	\$1,000	0.01+	1.20%	1.21%					

*May be opened as a Traditional or SEP IRA for eligible customers

At our discretion, the interest rate and Annual Percentage Yield (APY) on checking and savings accounts may change at any time after the account is opened. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. A penalty may be imposed for early withdrawal from certificates. Fees and/or withdrawals could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are effective as of January 8, 2024.



This rate chart contains information about interest rates and ANNUAL PERCENTAGE YIELDS (APY) for some of the accounts we offer. Please contact any Bridge Bank Division employee for further information about applicable fees and terms.

RELATIONSHIP MONEY MARKET										
Product	Minimum Opening	Minimum Balance/Tiers to	Rate	APY	Product	Minimum Opening	Minimum Balance/Tiers to	Rate	APY	
Business Money Market and Community Alliance Money Market	\$10,000	0.01 - 9,999.99	0.55%	0.55%	Personal Money Market	\$10,000	0.01 - 9,999.99	0.55%	0.55%	
		10,000 - 24,999.99	1.39%	1.40%				10,000 - 24,999.99	1.39%	1.40%
		25,000 - 49,999.99	2.13%	2.15%				25,000 - 49,999.99	2.13%	2.15%
		50,000 - 999,999.99	2.86%	2.90%				50,000 - 999,999.99	2.86%	2.90%
		1,000,000+	3.59%	3.65%			1,000,000+	3.59%	3.65%	

RELATIONSHIP CERTIFICATES OF DEPOSIT ¹									
Term	Minimum Opening	Minimum Balance/Tiers to	Rate	APY	Term	Minimum Opening	Minimum Balance/Tiers to	Rate	APY
3 Months	\$25,000	0.01 - 24,999.99	0.00%	0.00%	12 Months	\$25,000	0.01 - 24,999.99	0.00%	0.00%
		25,000+	4.23%	4.31%			25,000+	4.79%	4.90%
6 Months	\$25,000	0.01 - 24,999.99	0.00%	0.00%	18 Months	\$25,000	0.01 - 24,999.99	0.00%	0.00%
		25,000+	4.50%	4.59%			25,000+	4.04%	4.12%

RELATIONSHIP FLEX CERTIFICATES OF DEPOSIT ²									
Term	Minimum Opening	Minimum Balance/Tiers to	Rate	APY	Term	Minimum Opening	Minimum Balance/Tiers to	Rate	APY
3 Months	\$100,000	0.01 - 99,999.99	0.00%	0.00%	12 Months	\$100,000	0.01 - 99,999.99	0.00%	0.00%
		100,000+	4.03%	4.11%			100,000+	4.60%	4.70%
6 Months	\$100,000	0.01 - 99,999.99	0.00%	0.00%	18 Months	\$100,000	0.01 - 99,999.99	0.00%	0.00%
		100,000+	4.30%	4.39%			100,000+	3.85%	3.92%

¹ Minimum balance required to open and earn APY is \$25,000. Balances under \$25,000 will not earn an APY (0.00%). You must deposit \$25,000 or more in new funds from an external account into a CD. CD may be opened as a Traditional or SEP IRA for eligible customers. CD may not be used for any lending collateral including by not limited to term loans or other lending opportunities.

² Minimum balance required to open and earn the APY is \$100,000. Balances below than \$100,000 will not earn an APY (zero (0.00%)). You must deposit \$100,000 or more in new funds from an external account into a CD. Must maintain initial deposit for 30 days to avoid penalties. One penalty free withdrawal available after 30 days of initial deposit. More than one withdrawal subject to Disbursement fee of \$25 per transaction. CD may not be opened as a Traditional or SEP IRA. CD may not be used for any lending collateral including by not limited to term loans or other lending opportunities.

At our discretion, the interest rate and Annual Percentage Yield (APY) on checking and savings accounts may change at any time after the account is opened. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. A penalty may be imposed for early withdrawal from certificates. Fees and/or withdrawals could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are effective as of January 8, 2024.