

ZYNLO

Deposit Rates

EFFECTIVE JULY 29, 2025

| DEPOSIT PRODUCT NAME | INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) | MIN.DEPOSIT TO OPEN | MIN. BALANCE TO OBTAIN APY |
|----------------------|---------------|----------------------------------|------------------------|-------------------------------|
| More Spending* | 1.98% | 2.00% | \$0.00 | \$0.01 |
| Tomorrow Savings* | 4.26% | 4.35% | \$0.00 | \$0.01 |
| ZYNLO Money Market* | 4.31% | 4.40% | \$0.00 | \$0.01 |
| ZYNLO 12 Month CD^ | 4.21% | 4.30% | \$0.00 | \$0.01 |

Rates are reviewed periodically and subject to change without notice.

*Service Charges may reduce earnings. APY on these accounts may change after account is open.

^The APY is fixed for the term of the ZYNLO 12 Month CD but subject to change upon renewal. Early withdrawal penalties may apply for CDs.