ZYNLO Deposit Rates
Effective October 27, 2026

Deposit Product Name	Interest Rate	Annual Percentage Yield (APY)	Min. Deposit to Open	Min. Balance to Obtain APY
More Spending Account*	1.98%	2.00%	$0.00	$0.01
Tomorrow Savings Account*	4.02%	4.10%	$0.00	$0.01
acrew HomeSavings Account*,1	3.97%	4.05%	$0.00	$0.01
Money Market Account*	3.97%	4.05%	$0.00	$0.01
ZYNLO 6-Month CD^	4.16%	4.25%	$0.00	$0.01
ZYNLO 12-Month CD^	4.31%	4.40%	$0.00	$0.01
ZYNLO 18-Month CD^	4.31%	4.40%	$0.00	$0.01
ZYNLO 24-Month CD^	4.31%	4.40%	$0.00	$0.01

Rates are reviewed periodically, subject to change without notice, and are accurate as of the date listed.

*Fees may reduce earnings on an account. At our discretion, interest rate and APY may change at any time after account is opened.

[1]Available only to verified acrew members

^CD rates are fixed for the term of the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). A penalty may be imposed for early withdrawal from a CD and is based on the maturity term and could reduce earnings. Transaction Limitations apply.

This information is provided in a form you may retain; it is important that you save or print it for your records as documentation of the rate in effect at the time of account opening.