

## ZYNLO Deposit Rates

### Effective December 29, 2025

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*	3.78%	3.85%	\$0.00	\$0.01
acrew HomeSavings Account* <sup>1</sup>	3.83%	3.90%	\$0.00	\$0.01
Money Market Account*	3.83%	3.90%	\$0.00	\$0.01
ZYNLO 6-Month CD <sup>^</sup>	3.87%	3.95%	\$0.00	\$0.01
ZYNLO 12-Month CD <sup>^</sup>	3.78%	3.85%	\$0.00	\$0.01
ZYNLO 18-Month CD <sup>^</sup>	3.68%	3.75%	\$0.00	\$0.01
ZYNLO 24-Month CD <sup>^</sup>	3.59%	3.65%	\$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.

<sup>1</sup>Available only to verified acrew members

<sup>^</sup>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.

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