ZYNL Deposit Rates

EFFECTIVE SEPTEMBER 26, 2025

				FRANCISCO (STATES AND ASSESSED
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
acrew HomeSavings by ZYNLO* ^{,1}	4.31%	4.40%	\$0.00	\$0.01
ZYNLO Money Market*	4.31%	4.40%	\$0.00	\$0.01
ZYNLO 12 Month CD [^]	3.97%	4.05%	\$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.

¹Available only to customers who are verified members of acrew.

[^]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.