

Porte Savings Rate

The Annual Percentage Yields (APY) below are effective as of January 17, 2023, are variable, and are subject to change after the account is opened. Accounts are subject to eligibility. There is no minimum balance required to open a Savings Account or obtain the yield(s). To earn a higher interest rate of 2.97% with an APY of 3.00% on an average daily balance of up to \$15,000 during a calendar quarter, you must (i) receive at least \$3,000 in Qualifying Direct Deposits into your Porte Spending Account in that calendar quarter, AND (ii) make at least fifteen (15) Qualifying Debit Card Purchase Transactions from your Porte Spending Account in that calendar quarter.

Interest Type	Balance Range	Interest Rate
Base Rate	All balances	0.20%
Bonus Rate	\$0.00 - \$15,000.00 when qualified for bonus rate	2.97%

The optional Savings Account linked to your designated PORTE account is made available to Accountholders through Pathward, National Association, Member FDIC. To open a Savings Account, consent to receive communications from us in electronic form is required. Interest is calculated on the Average Daily Balance(s) of the Savings Account and is paid quarterly.

- An interest rate of 0.20% will be paid on your average daily balance with an APY of 0.20%.
- Additionally, the optional Porte Savings account allows you to earn a higher interest rate of 2.97% with an APY of 3.00% on an average daily balance of up to \$15,000 during a calendar quarter if you (i) receive at least \$3,000 in Qualifying Direct Deposits into your Porte Spending Account in that calendar quarter, AND (ii) make at least fifteen (15) Qualifying Debit Card Purchase Transactions from your Porte Spending Account in that calendar quarter. "Qualifying Direct Deposits" and "Qualifying Debit Card Purchase Transactions" have meaning ascribed to them in the Savings Account Agreement. The interest paid on average daily balances of over \$15,000.00 will be .20% with an APY range for this tier from 3.00% to 0.20%.

The interest rates and APYs of each tier may change. The APYs were accurate as of 1/1/2023. No minimum balance to open Savings Account. Savings Account funds are withdrawn through the Porte Account and transaction fees could reduce the interest earned on the Savings Account. See the Savings Account Agreement for more details. Funds on deposit are FDIC insured through Pathward, N.A. For purposes of FDIC coverage, all funds held on deposit by you at Pathward, National Association, will be aggregated up to the coverage limit, currently \$250,000.00.

PORTE is a deposit account established by Pathward, National Association, Member FDIC, and the PORTE Debit Card is issued by Pathward, N.A., pursuant to a license from Visa U.S.A. Inc. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Card can be used everywhere Visa debit cards are accepted.