

REWARDS CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$25.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹
<p>¹ An account will not be overdrawn by the Abandoned Property fee. An abandoned account with a balance of less than \$50.00 will be assessed the amount available, reducing the balance to zero.</p>	

ATM & DEBIT CARD FEES

LendingClub Fee to Use SUM or MoneyPass ATM ("In-Network ATMs")	\$0.00 Plus, no fees charged by ATM owner
LendingClub Fee to Use Out-of-Network ATM	\$0.00 Plus, Unlimited Rebates of fees charged by ATM owner ²
Currency Conversion Fee	.20% of the transaction amount ³
Cross Border (International) Transaction Fee	.90% of the transaction amount ⁴
Expedited ATM / Debit Card	\$35.00
<p>² ATM Fee Rebate: ATM fees charged by out-of-network ATM owners for all transactions are rebated when using a Rewards Checking debit card. Currency Conversion Fee and Cross Border Transaction Fees are excluded. ATM rebates are credited to your account on the last day of each applicable statement cycle. If you have not received a rebate for a fee that you believe is eligible, please contact Customer Service at 800.242.0272.</p> <p>³ This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>⁴ Fee is charged whenever the country of the merchant is different than the country of the cardholder, even if the transaction is initiated within the United States and/or in U.S. dollars.</p> <p>The Currency Conversion Fee and Cross Border (International) Transaction Fee are charged on International Transactions. International transactions are those transactions made using your ATM or Debit Card in person, online or via telephone with a party located or who processes transactions outside of the United States, even if the transactions are initiated within the United States and/or in U.S. Dollars.</p>	

WIRE TRANSFER FEES⁵

Domestic Outgoing Wire (Consumer)	\$20.00
International Outgoing Wire	\$40.00
<p>⁵ For the Elite tier, we will credit up to one domestic wire transfer annually and for the Reserve tier, we will credit up to two domestic wire transfers annually. A refund will be posted to your account the month after the fee is charged.</p>	

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OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
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ZERO BALANCE ACCOUNTS

If your account reaches and maintains a zero balance for a period of more than 3 months, the Bank reserves the right to either keep the account open or close the account without further notice.

CHANGES IN NAME AND CONTACT INFORMATION

You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. We will attempt to communicate with you only by use of the most recent information you have provided to us. Account owners must have a U.S. address at all times in order to maintain a deposit account with LendingClub Bank.

HOW INTEREST IS EARNED ON YOUR ACCOUNT

Daily Balance Computation Method -- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Your account earns interest on the entire account balance each day at the interest rate and annual percentage yield in effect for the appropriate balance tier. Accrued interest is credited to the balance in the account on the last business day of the statement cycle. We use a monthly statement cycle. Accrued interest that is credited to the balance in the account begins to earn interest no later than the next business day and compounds with each statement cycle.

If you close your account before accrued interest, if any, is credited you will not receive the accrued interest.

The following chart shows the annual percentage yield ("APY") and interest rate effective as of 6/29/2022. Interest rates and the annual percentage yield are variable and are subject to change without notice at any time, at the sole discretion of the bank.

Balance to Earn Interest	Interest Rate	APY
\$0.00 - \$2,499.99	0.00%	0.00%
\$2,500.00- \$99,999.99	0.10%	0.10%
\$100,000.00 and above	0.15%	0.15%

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CASH BACK REWARDS

The Debit Card Rewards Program ("Cash Back Rewards") provides 1.00% cash-back on all Qualified Purchases using a debit card tied to an Eligible Account.

Eligible Accounts are: Rewards Checking accounts that meet the following requirements for the calendar month in review:

- (1) Maintain an average monthly balance of at least \$2,500.00; or
- (2) Receives at least \$2,500.00 in Qualifying Direct Deposits.

Qualified Direct Deposits are defined as: Recurring Automated Clearing House (ACH) credits, including payroll, pension or government payments (such as Social Security) made by your employer, or an outside agency. We may require documentation to verify that credits are Qualifying Direct Deposits. Qualifying Direct Deposits do not include peer to peer payments or ACH transfers (funds transfers) from your external accounts.

Qualified Purchases are defined as: Signature-based purchases made using the debit card tied to an Eligible Account. These are "credit" purchases that can be made in stores and online. To make a signature-based purchase, select "credit" rather than debit at point-of-sale kiosks. The "credit" option is most often pre-selected when making purchases online using a debit card. Online subscription payments may not be considered signature-based purchases. The payment transaction type (signature-based or other) is ultimately decided by the merchant and is based on how the transaction is transmitted at the time of processing. Qualified Purchases do not include: (1) any goods or services purchased that are returned or otherwise credited to your Eligible Account; (2) unlawful purchases; or (3) purchases of currency, cash or cash equivalents (including, without limitation, currency from the U.S. Mint, Travelers Checks, gift cards, cryptocurrency, casino chips, peer to peer payments, prepaid debit cards, account openings, loan payments, or other cash equivalents).

We may report the value of Cash Back Rewards to the IRS as required by law. Any client whose tax status would require us to impose tax withholding of any sort will not be eligible for Cash Back Rewards.

Accounts are reviewed after the end of each month. Any earned Cash Back Rewards will be credited to your account on or before the 10th calendar day of the next calendar month. The Eligible Account must be open and active at the time the Cash Back Reward is credited.

TRANSACTION LIMITS

	New Client	Classic	Preferred	Elite	Reserve
Eligibility	Accounts open for 30 days or less	Accounts open for more than 30 days	Accounts that maintain an end of day Relationship Balance of >\$2,000 for >7 consecutive calendar days ⁶	Accounts that maintain an end of day Relationship Balance of >\$10,000 for >30 consecutive calendar days, OR >\$30,000 for >7 consecutive calendar days ⁶	Accounts that maintain an end of day Relationship Balance of >\$50,000 for >60 consecutive calendar days OR >\$150,000 for >7 consecutive calendar days ⁶
Incoming External Transfers ACH (daily limit)	\$5,000	\$5,000	\$250,000	\$250,000	\$250,000
Outgoing External Transfers ACH (daily limit)	\$5,000	\$5,000	\$10,000	\$50,000	\$250,000
Mobile Deposit (daily limit)	\$20,000	\$20,000	\$50,000	\$150,000	\$250,000
Debit Card Transactions (daily limit)	\$500	\$2,000 signature-based ("credit") transactions \$2,000 PIN-based point of sale transactions \$500 ATM withdrawal	\$2,000 signature-based ("credit") transactions \$2,000 PIN-based point of sale transactions \$500 ATM withdrawal	\$3,000 signature-based ("credit") transactions \$3,000 PIN-based point of sale transactions \$1,000 ATM withdrawal	\$4,000 signature-based ("credit") transactions \$4,000 PIN-based point of sale transactions \$2,000 ATM withdrawal

⁶ Relationship Balance is the combined balance of your LendingClub deposit accounts.

For additional terms governing your account, please consult the Personal Deposit Account Agreement:

(<https://www.lendingclub.com/legal/deposits/personal-deposit-agreement>).

LendingClub Bank, N.A., Member FDIC

Rev. Date 03/2024