

Commercial Product Terms & Conditions

BUSINESS INTEREST CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹
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.	

ATM & DEBIT CARD FEES

LendingClub Fee to Use SUM or MoneyPass ATM ("In-Network ATMs")	\$0.00 Plus, no charge by ATM owner
LendingClub Fee to Use Out-of-Network ATM	\$0.00 However, service fees charged by out-of-network banks or ATM owners may apply
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited ATM / Debit Card	\$35.00
<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> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ 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>	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00



BUSINESS INTEREST CHECKING

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

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 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 or convert your account to a non-interest-bearing account before accrued interest, if any, is credited you will not receive the accrued interest

For additional terms governing your account, please consult the Business Deposit Account Agreement, Cash Management Services Agreement and rate disclosure document.

LendingClub Bank, N.A., Member FDIC

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK



FREE BUSINESS CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹
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.	

ATM & DEBIT CARD FEES

LendingClub Fee to Use SUM or MoneyPass ATM ("In-Network ATMs")	\$0.00 Plus, no charge by ATM owner
LendingClub Fee to Use Out-of-Network ATM	\$0.00 However, service fees charged by out-of-network banks or ATM owners may apply
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited ATM / Debit Card	\$35.00
<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> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ 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>	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00



FREE BUSINESS CHECKING

OTHER MISCELLANEOUS FEES	
Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

For additional terms governing your account, please consult the Business Deposit Account Agreement, Cash Management Services Agreement and rate disclosure document.

LendingClub Bank, N.A., Member FDIC

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK

CUSTODIAL CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
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 charge by ATM owner
LendingClub Fee to Use Out-of-Network ATM	\$0.00 However, service fees charged by out-of-network banks or ATM owners may apply
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited ATM / Debit Card	\$35.00
<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> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ 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>	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00



CUSTODIAL CHECKING

OTHER MISCELLANEOUS FEES	
Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

For additional terms governing your account, please consult the Business Deposit Account Agreement, Cash Management Services Agreement and rate disclosure document.

LendingClub Bank, N.A., Member FDIC

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK



ESCROW CHECKING

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$10.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account ¹
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.	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

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 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 or convert your account to a non-interest-bearing account before accrued interest, if any, is credited you will not receive the accrued interest.

For additional terms governing your account, please consult the Business Deposit Account Agreement, Cash Management Services Agreement and rate disclosure document.

LendingClub Bank, N.A., Member FDIC

BUSINESS MONEY MARKET

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
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 charge by ATM owner
LendingClub Fee to Use Out-of-Network ATM	\$0.00 However, service fees charged by out-of-network banks or ATM owners may apply
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited ATM / Debit Card	\$35.00
<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> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ 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>	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00



BUSINESS MONEY MARKET

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

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 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 or convert your account to a non-interest-bearing account before accrued interest, if any, is credited you will not receive the accrued interest.

For additional terms governing your account, please consult the Business Deposit Account Agreement, Cash Management Services Agreement and rate disclosure document.

LendingClub Bank, N.A., Member FDIC

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK

BUSINESS STATEMENT SAVINGS

ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$100.00
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 charge by ATM owner
LendingClub Fee to Use Out-of-Network ATM	\$0.00 However, service fees charged by out-of-network banks or ATM owners may apply
Currency Conversion Fee	.20% of the transaction amount ²
Cross Border (International) Transaction Fee	.90% of the transaction amount ³
Expedited ATM / Debit Card	\$35.00
<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> <p>² This charge will be .20% of the non-U.S. dollar denominated transaction amount</p> <p>³ 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>	

WIRE TRANSFER FEES

Domestic Outgoing Wire	\$18.00
International Outgoing Wire	\$40.00



BUSINESS STATEMENT SAVINGS

OTHER MISCELLANEOUS FEES

Stop Payment	\$25.00
Deposited Item Reversal	\$8.00
Canadian Item Collection	\$7.00
Foreign Item Collection	\$30.00
Research	\$25.00 per hour
Levy, Garnishment, Summons, Subpoenas and Court Orders	\$75.00

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 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 or convert your account to a non-interest bearing account before accrued interest, if any, is credited you will not receive the accrued interest.

For additional terms governing your account, please consult the Business Deposit Account Agreement, Cash Management Services Agreement and rate disclosure document.

LendingClub Bank, N.A., Member FDIC

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK