

HIGH-YIELD SAVINGS

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 fees charged 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
² This charge will be .20% of the non-U.S. dollar denominated transaction amount	
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.	
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.	

WIRE TRANSFER FEES⁴

Domestic Outgoing Wire (Consumer)	\$20.00
International Outgoing Wire	\$40.00
⁴ 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.	

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 6 months, the Bank reserves the right to either keep the account open or close the account without further notice.

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 11/28/2023. 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 - \$9.99	4.55%	4.65%
\$10.00 - \$2,499.99	4.55%	4.65%
\$2,500.00 - \$24,999.99	4.55%	4.65%
\$25,000 or more	4.55%	4.65%

TRANSACTION LIMITS

	Preferred	Elite	Reserve
Eligibility	Accounts that maintain an end of day Relationship Balance of >\$2,000 for >7 consecutive calendar days ⁵	Accounts that maintain an end of day Relationship Balance of >\$10,000 for >30 days OR >\$30,000 for >7 consecutive calendar days ⁵	Accounts that maintain an end of day Relationship Balance of >\$50,000 for >60 days OR >\$150,000 for >7 consecutive calendar days ⁵
Incoming External Transfers ACH (daily limit)	\$250,000	\$250,000	\$250,000
Outgoing External Transfers ACH (daily limit)	\$10,000	\$50,000	\$250,000
Mobile Deposit (daily limit)	\$50,000	\$150,000	\$250,000
ATM Withdrawal (daily limit)	\$500	\$1,000	\$2,000

⁵ 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

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