

BUSINESS HIGH-YIELD SAVINGS

For additional terms governing your account, please consult the Business Deposit Account Agreement.

ACCOUNT OPENING & MAINTENANCE

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

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 |

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 FEES

| | |
|-----------------------------------|---------|
| Domestic Outgoing Wire (Business) | \$18.00 |
| International Outgoing Wire | \$40.00 |

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.

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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.

The following chart shows the annual percentage yield ("APY") and interest rate effective as of September 26, 2024. Interest rates and the annual percentage yield are variable and are subject to change at any time at the discretion of the bank. Rates may change prior to funding and any interest being earned.

| Balance to Earn Interest | Interest Rate | APY |
|--------------------------|---------------|-------|
| \$0.00 - \$9.99 | 3.30% | 3.35% |
| \$10.00 - \$2,499.99 | 3.30% | 3.35% |
| \$2,500.00 - 24,999.99 | 3.30% | 3.35% |
| \$25,000 or more | 3.30% | 3.35% |

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BUSINESS HIGH-YIELD SAVINGS

| TRANSACTION LIMITS | | | |
|---|---|---|--|
| | Preferred | Elite | Reserve |
| Eligibility | Accounts that maintain an end of day Relationship Balance of >\$2,000 for >7 consecutive calendar days ⁴ | 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 ⁴ | 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 ⁴ |
| 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 Transactions (daily limit) | \$500 ATM withdrawal | \$1,000 ATM withdrawal | \$2,000 ATM withdrawal |
| ⁴ Relationship Balance is the combined balance of your LendingClub deposit accounts. | | | |

Your Transaction Limits may be higher based on periodic reviews done by the bank and based, in part, on your account balance and account tenure.

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

<https://www.lendingclub.com/legal/deposits/business-deposit-agreement>.

LendingClub Bank, N.A., Member FDIC

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