

## FOUNDER SAVINGS

Eligibility Requirement: Founder Savings is an invite-only offer exclusive to LendingClub Retail Notes Investors and is currently not otherwise available.

### ACCOUNT OPENING & MAINTENANCE

Minimum Opening Deposit	\$0.00
Statement Cycle	Monthly
Monthly Maintenance Fee	\$0.00
Abandoned Property	\$50.00 per account <sup>1</sup>
<sup>1</sup> 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<sup>2</sup>

Domestic Outgoing Wire (Consumer)	\$20.00
International Outgoing Wire	\$40.00
<sup>2</sup> We will credit up to two domestic wire transfers annually. An automatic 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.

### 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.

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### 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. Founders Savings accounts earn interest at the interest rate and annual percentage yield in effect for the portion of the account balance within each appropriate tier. For example, if your account balance is \$26,000, you would earn the then current rate for the first balance tier (\$0.00 – \$19,999.99 for \$19,999.99 of the balance. You would earn the then current rate for the second balance tier (\$20,000.00 – \$49,999.99) for the remaining \$6,000.01 of your account balance.

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 1/25/2024. 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.

Portion of Balance Earning Rate	Interest Rate	APY
\$0.00 - \$19,999.99	4.94%	5.05%
\$20,000.00 - \$49,999.99	4.94%	5.05%
\$50,000.00 and more	4.94%	5.05%

### TRANSACTIONS LIMITS

	Daily Limit
Incoming External Transfers (ACH)	\$250,000
Outgoing External Transfers (ACH)	\$250,000
Mobile Deposit	\$250,000

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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