

Personal Checking Accounts

Effective 02/05/2026

| Account Type | Balances | Interest Rate | APY |
|-----------------------|----------------------|---------------|------|
| Carefree Checking | All Balances | N/A | N/A |
| Wise Rewards Checking | \$0.01 - \$15,000.00 | 1.24 | 1.25 |
| | \$15,000.01+ | 0.10 | 0.10 |
| | Non-qualifiers* | 0.05 | 0.05 |
| Elevate Checking | \$0.01-\$3,000.00 | 2.96 | 3.00 |
| | \$3,000.01+ | 0.10 | 0.10 |
| | Non-qualifiers* | 0.00 | 0.00 |

*Qualifications per monthly cycle must be met to earn qualifying interest.

*Earnings could result in a rate range depending on the balance.

Personal Savings Accounts

Effective 02/05/2026

| Account Type | Balances | Interest Rate | APY |
|----------------------------------|---------------------------|---------------|------|
| Simple Savings | All Balances | 0.05 | 0.05 |
| Savvy Savings | \$0.01-\$9,999.99 | 0.09 | 0.09 |
| | \$10,000.00+ | 0.21 | 0.21 |
| Minor Savings | \$0.01-\$1,000.00 | 2.96 | 3.00 |
| | \$1,000.01+ | 0.05 | 0.05 |
| Money Market Savings | \$0.01-\$9,999.99 | 0.05 | 0.05 |
| | \$10,000.00-\$24,999.99 | 0.09 | 0.09 |
| | \$25,000.00-\$49,999.99 | 0.21 | 0.21 |
| | \$50,000.00+ | 0.30 | 0.30 |
| Performance Money Market Savings | \$0.01-\$24,999.99 | 0.05 | 0.05 |
| | \$25,000.00-\$99,999.99 | 0.35 | 0.35 |
| | \$100,000.00-\$249,999.99 | 0.75 | 0.75 |
| | \$250,000.00-\$499,999.99 | 1.49 | 1.50 |
| | \$500,000.00+ | 2.23 | 2.25 |
| Health Savings Account (HSA) | \$0.01-\$499.99 | 0.00 | 0.00 |
| | \$500.00-\$4,999.99 | 0.11 | 0.11 |
| | \$5,000.00-\$14,999.99 | 0.16 | 0.16 |
| | \$15,000.00+ | 0.21 | 0.21 |

Additional disclosures are available | APY=Annual Percentage Yield | Daily Balance is the amount of principal in the account each day | Interest is compounded and credited monthly unless otherwise noted | Fees may reduce earnings | Subject to service charges | Interest rates on checking and savings accounts are subject to change after the account is open.

CD & IRA Accounts

Effective 02/19/2026

| Account Type | Term | Min Deposit | Interest Rate | APY |
|-------------------------------|-------------|-------------|---------------|------|
| Certificates of Deposit (CDs) | 182 Day CD | \$250 | 3.95 | 4.01 |
| | 9 Month CD | \$250 | 3.64 | 3.69 |
| | 1 Year CD | \$250 | 3.61 | 3.66 |
| | 18 Month CD | \$250 | 3.54 | 3.59 |
| | 2 Year CD | \$250 | 2.98 | 3.01 |
| | 3 Year CD | \$250 | 2.38 | 2.40 |
| | 4 Year CD | \$250 | 2.43 | 2.45 |
| | 5 Year CD | \$250 | 2.58 | 2.60 |
| IRAs | 1 Year IRA | | 3.61 | 3.66 |
| | 2 Year IRA | | 2.98 | 3.01 |
| | 3 Year IRA | | 2.38 | 2.40 |
| | 4 Year IRA | | 2.43 | 2.45 |
| | 5 Year IRA | | 2.58 | 2.61 |

APY=Annual Percentage Yield | Substantial Penalties for Early Withdrawal. | Interest is compounded and credited quarterly.

Business Checking Accounts

Effective 02/05/2026

| Account Type | Balances | Interest Rate | APY |
|---------------------------------|--------------|---------------|------|
| Essential Checking for Business | All balances | N/A | N/A |
| Power Checking for Business | All balances | 0.03 | 0.03 |

Business Savings Accounts

Effective 02/05/2026

| Account Type | Balances | Interest Rate | APY |
|---------------------------------------|---------------------------|---------------|------|
| Primary Savings for Business | All balances | 0.05 | 0.05 |
| Smart Savings for Business | \$0.01-\$24,999.99 | 0.09 | 0.09 |
| | \$25,000.00+ | 0.21 | 0.21 |
| Money Market Savings for Business | \$0.01-\$9,999.99 | 0.05 | 0.05 |
| | \$10,000.00-\$24,999.99 | 0.09 | 0.09 |
| | \$25,000.00-\$49,999.99 | 0.21 | 0.21 |
| | \$50,000.00+ | 0.30 | 0.30 |
| Performance Money Market for Business | \$0.01-\$24,999.99 | 0.05 | 0.05 |
| | \$25,000.00-\$99,999.99 | 0.35 | 0.35 |
| | \$100,000.00-\$249,999.99 | 0.75 | 0.75 |
| | \$250,000.00-\$499,999.99 | 1.49 | 1.50 |
| | \$500,000.00+ | 2.23 | 2.25 |

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