

ZYNLO Deposit Rates

Effective December 5, 2025

Deposit Product Name	Interest Rate	Annual Percentage Yield (APY)	Min. Deposit to Open	Min. Balance to Obtain APY
More Spending Account*	1.98%	2.00%	\$0.00	\$0.01
Tomorrow Savings Account*	3.97%	4.05%	\$0.00	\$0.01
acrew HomeSavings Account* ¹	4.02%	4.10%	\$0.00	\$0.01
Money Market Account*	4.02%	4.10%	\$0.00	\$0.01
ZYNLO 6-Month CD [^]	4.07%	4.15%	\$0.00	\$0.01
ZYNLO 12-Month CD [^]	3.97%	4.05%	\$0.00	\$0.01
ZYNLO 18-Month CD [^]	3.68%	3.75%	\$0.00	\$0.01
ZYNLO 24-Month CD [^]	3.59%	3.65%	\$0.00	\$0.01

Rates are reviewed periodically, subject to change without notice, and are accurate as of the date listed.

*Fees may reduce earnings on an account. At our discretion, interest rate and APY may change at any time after account is opened.

¹Available only to verified acrew members

[^]CD rates are fixed for the term of the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). A penalty may be imposed for early withdrawal from a CD and is based on the maturity term and could reduce earnings. Transaction Limitations apply.

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