

ZYNLO

Deposit Rates

EFFECTIVE AUGUST 1, 2025

DEPOSIT PRODUCT NAME	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MIN.DEPOSIT TO OPEN	MIN. BALANCE TO OBTAIN APY
More Spending*	1.98%	2.00%	\$0.00	\$0.01
Tomorrow Savings*	4.26%	4.35%	\$0.00	\$0.01
ZYNLO Money Market*	4.31%	4.40%	\$0.00	\$0.01
ZYNLO 12 Month CD^	4.21%	4.30%	\$0.00	\$0.01

Rates are reviewed periodically and subject to change without notice.

*Service Charges may reduce earnings. APY on these accounts may change after account is open.

^The APY is fixed for the term of the ZYNLO 12 Month CD but subject to change upon renewal. Early withdrawal penalties may apply for CDs.