

RATE SHEET
SPEND | SAVE | AUTO-SAVE

Rates effective as of September 1, 2020

Terms effective as of August 25, 2020

Spend Pocket

Minimum balance – No minimum balance required to open or maintain pocket.

Monthly fee – No monthly maintenance fee.

Rate information – Non-interest bearing.

ATM fees - No One fees for use of any ATM. No third-party fees for use of Allpoint ATMs. Use of ATMs in other networks may incur third-party fees. International ATM withdrawals may be subject to foreign transaction fees.

Save Pocket

Minimum balance – No minimum balance required to open pocket or obtain disclosed annual percentage yield (“APY”).

Monthly fee – No monthly maintenance fee.

Rate information – Accrues 1.00% APY on balances up to \$10,000. Accrues 0.00% APY on any amount over \$10,000.

Frequency of rate change – Interest rate and APY may change at any time without notice at our discretion.

Determination of rate – Interest rate and APY are determined at our discretion.

Compounding and crediting frequency – Interest accrues daily and is credited monthly.

Balance computation method – Interest is calculated using the daily balance method, which applies a daily periodic rate to the pocket principal each day.

Accrual of interest on deposits – Interest begins to accrue the business day after a deposit.

Account limitations – No limit on number of withdrawals per month.

Save Pocket for One+

Minimum balance – No minimum balance required to open pocket or obtain disclosed APY. Instead, One+ requires a recurring direct deposit of income.

Monthly fee – No monthly maintenance fee.

Rate information – Accrues 1.00% APY on balances up to \$25,000. Accrues 0.00% APY on any amount over \$25,000.

Frequency of rate change – Interest rate and APY may change at any time without notice at our discretion.

Determination of rate – Interest rate and APY are determined at our discretion.

Compounding and crediting frequency – Interest accrues daily and is credited monthly.

Balance computation method – Interest is calculated using the daily balance method, which applies a daily periodic rate to the pocket principal each day.

Accrual of interest on deposits – Interest begins to accrue the business day after a deposit.

Account limitations – No limit on number of withdrawals per month.

Auto-Save Pocket (available only for One+)

Minimum balance – No minimum balance required to open pocket or obtain disclosed APY. Instead, Auto-Save requires (i) a recurring direct deposit of income and (ii) a decision to save a portion of each direct deposit (“Auto-Save Transfer”). An Auto-Save Transfer is up to 10% of the deposit.

Monthly fee – No monthly maintenance fee.

Rate information – Accrues 3.00% APY.

Frequency of rate change – Interest rate and APY may change at any time without notice at our discretion.

Determination of rate – Interest rate and APY are determined at our discretion.

Compounding and crediting frequency – Interest accrues daily and is credited monthly.

Balance computation method – Interest is calculated using the daily balance method, which applies a daily periodic rate to the pocket principal each day.

Accrual of interest on deposits – Interest begins to accrue the business day after the Auto-Save Transfer.

Account limitations – No limit on number of withdrawals per month. However, deposits may only be in the form of an Auto-Save Transfer, as described under “Minimum balance” above.

Your One account is FDIC-insured through our banking provider, Coastal Community Bank, Member FDIC.