



Effective 11/02/2020

PERSONAL BANKING: CHECKING ACCOUNTS	
PROSPER REWARDS CHECKING	
\$0.00 - \$499.99	0.00% APY
\$500.00 - \$24,999.99	0.10% APY
\$25,000.00 - above	0.15% APY
PROSPER LIFE CHECKING	
\$0.00 - \$499.99	0.00% APY
\$500.00 - \$24,999.99	0.10% APY
\$25,000.00 - above	0.15% APY

Personal Checking Accounts: APY = Annual Percentage Yield. Rates are subject to change without notice. Fees may reduce earnings.

PERSONAL BANKING: SAVINGS ACCOUNTS	
PROSPER SAVINGS (also available as IRA)	
\$0.00 - \$99.99	0.05% APY
\$100.00 - \$499.99	0.05% APY
\$500.00 - \$24,999.99	0.10% APY
\$25,000.00 - above	0.20% APY
PROSPER MONEY MARKET	
\$0.00 - \$2,499.99	0.00% APY
\$2,500.00 - \$149,999.99	0.15% APY
\$150,000.00 - \$249,999.99	0.40% APY
\$250,000.00 - above	0.65% APY
PROSPER KIDS SAVINGS	
\$0.00 - \$99.99	0.10% APY
\$100.00 - \$499.99	0.10% APY
\$500.00 - \$24,999.99	0.10% APY
\$25,000.00 - above	0.10% APY

Personal Savings Accounts: APY = Annual Percentage Yield. Rates are subject to change without notice. Fees may reduce earnings. Federal regulations may limit the number of transfers or withdrawals in a savings or money market account to six per statement cycle. Withdrawals and transfers include, but are not limited to bill payments, telephone transfers, ACH payments, drafts, and point of sale transactions. An excessive withdrawal fee may be assessed for transactions over this limit.

