



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 effective as of 08/31/2020 and 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	0.85% 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 effective as of 08/31/2020 and 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.





PERSONAL BANKING: CERTIFICATES OF DEPOSIT		
TERM	INTEREST RATE	APY
6 Months	0.20%	0.20%
12 Months	0.50%	0.50%
14 Months	0.55%	0.55%
18 Months	0.60%	0.60%
24 Months	0.75%	0.75%
30 Months	0.85%	0.85%
36 Months	1.00%	1.01%
48 Months	1.24%	1.25%
60 Months	1.49%	1.50%
72 Months	1.49%	1.50%
84 Months	1.49%	1.50%

Personal Certificates of Deposit: APY = Annual Percentage Yield. Rates are effective as of 08/31/2020 and are subject to change without notice. Minimum deposit to open is \$250.00. APY assumes principal and interest remain on deposit for term stated. Must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed APY. Penalty may apply for early withdrawal. Fees may reduce earnings.

