



FINWISE

BANK

People Moving Forward

Savings & Checking Account Rates

Product	Minimum Opening Deposit	Interest Rate	APY*
Consumer Statement Savings †		0.05%	0.05%
Consumer Free Checking		0.00%	0.00%
Consumer & Sole Proprietor NOW Account †	\$500	0.05%	0.05%
Free Business Checking		0.00%	0.00%
Interest Bearing Business Checking †		0.05%	0.05%
Business Statement Savings †		0.05%	0.05%
Business Checking Monthly Analysis		0.00%	0.00%
Consumer and Business Money Market †	\$1,000		
0 to 2,499.99		0.05%	0.05%
2,500 to 24,999.99		0.10%	0.10%
25,000 to 99,999.99		0.15%	0.15%
100,000 to 249,999.99		0.20%	0.20%
250,000 to 499,999.99		0.25%	0.25%
500,000 & Over		0.30%	0.30%

Certificate of Deposit Rates \$500 Minimum Fixed Rate

Term	Interest Rate	APY*
30-Day Certificate	0.15%	0.15%
60-Day Certificate	0.15%	0.15%
90-Day Certificate	0.15%	0.15%
6-Month Certificate	0.25%	0.25%
12-Month Certificate	0.30%	0.30%
18-Month Certificate	0.35%	0.35%
24-Month Certificate	0.40%	0.40%
36-Month Certificate	0.60%	0.60%
48-Month Certificate	0.65%	0.65%
60-Month Certificate	0.70%	0.70%

Individual Retirement Account Rates

Term	Interest Rate	APY*
18-Month Certificate ---- Fixed Rate	0.35%	0.35%



*APY = Annual Percentage Yield. APYs are accurate as of 10-05-2021.

Ver. 10-05-2021

† The interest rate may change after account opening. For money market accounts a \$7.00 service charge will be assessed if current balance falls below \$1,000 any day during the monthly cycle. Fees may reduce the earnings on the account.