



Effective 06/01/2021

PERSONAL BANKING: CHECKING ACCOUNTS	
<b>PROSPER REWARDS CHECKING</b>	
\$0.00 - \$499.99	0.00% APY
\$500.00 - \$24,999.99	0.10% APY
\$25,000.00 - above	0.15% APY
<b>PROSPER LIFE CHECKING</b>	
\$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	
<b>PROSPER SAVINGS</b> (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
<b>PROSPER MONEY MARKET</b>	
\$0.00 - \$2,499.99	0.00% APY
\$2,500.00 - \$149,999.99	0.15% APY
\$150,000.00 - \$249,999.99	0.25% APY
\$250,000.00 - above	0.45% APY
<b>PROSPER KIDS SAVINGS</b>	
\$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.



Presence Bank NMLS 410039



BUSINESS BANKING: CHECKING ACCOUNTS	
PROSPER BUSINESS GOLD CHECKING	
\$0.00 - \$4,999.99	0.10% APY
\$5,000.00 - \$99,999.99	0.15% APY
\$100,000.00 - \$149,999.99	0.20% APY
\$150,000.00 - \$199,999.99	0.25% APY
\$200,000.00 - above	0.30% APY
PROSPER NOT-FOR-PROFIT CHECKING	
\$0.00 - \$99.99	0.10% APY
\$100.00 - \$499.99	0.15% APY
\$500.00 - \$24,999.99	0.20% APY
\$25,000.00 - above	0.30% APY
PROSPER MUNICIPAL CHECKING	
\$0.00 - \$4,999.99	0.00% APY
\$5,000.00 - \$99,999.99	0.10% APY
\$100,000.00 - \$149,999.99	0.20% APY
\$150,000.00 - \$199,999.99	0.25% APY
\$200,000.00 - above	0.30% APY
PROSPER IOLTA CHECKING	
\$0.00 - \$4,999.99	0.75% APY
\$5,000.00 - \$9,999.99	0.75% APY
\$10,000.00 - above	0.75% APY

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

BUSINESS BANKING: SAVINGS ACCOUNT	
PROSPER BUSINESS, NOT-FOR-PROFIT, MUNICIPAL 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	0.25% APY
\$250,000.00 - above	0.45% APY

*Business Savings Accounts: APY = Annual Percentage Yield. Rates are subject to change without notice. Fees may reduce earnings. Fees may reduce earnings.*





CERTIFICATES OF DEPOSIT		
TERM	INTEREST RATE	APY
6 Months	0.15%	0.15%
12 Months	0.20%	0.20%
14 Months	0.20%	0.20%
18 Months	0.30%	0.30%
24 Months	0.35%	0.35%
30 Months	0.65%	0.65%
36 Months	0.65%	0.65%
48 Months	0.65%	0.65%
60 Months	0.65%	0.65%
72 Months	0.90%	0.90%
84 Months	1.05%	1.06%

*Personal Certificates of Deposit: APY = Annual Percentage Yield. Rates 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.*

