

**RATE SHEET**  
**SPEND | SAVE | AUTO-SAVE**

*Rates effective as of September 1, 2020*

*Terms effective as of December 3, 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 \$5,000. Any amount over \$5,000 accrues 0.00% APY unless qualifying direct deposits are made, in which case 1.00% APY accrues on balances up to \$25,000. Any amount over \$25,000 accrues 0.00% 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 a deposit.

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

**Auto-Save Pocket**

**Minimum balance** – No minimum balance required to open pocket or obtain disclosed APY. For direct deposits, 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, with a maximum contribution of \$1,000 per month. Auto-Save can also be accessed by enabling Card Auto-Save, which deposits into Auto-Save the “change” calculated by rounding up each card transaction to the next dollar. Contributions using Card Auto-Save have no limit.

**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.