



Ponce Bank

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Ponce Bank MMDA

Product Information Sheet

Offering Bank:	Ponce Bank
Interest Rate:	3.20%
Annual Percentage Yield (APY):	3.25%
APY Effective as of:	November 04, 2022
Interest Calculation:	<p>Interest will be compounded daily and credited on the last calendar day of each month.</p> <p>If funds are withdrawn before interest is credited, accrued interest through the date of the withdrawal will be credited on the first Business Day of the following month.</p> <p>Interest rate and APY are subject to change at any time without notice before and after initial deposit and will be determined at the bank's discretion.</p>
Minimum Opening Deposit:	\$1
Balance Computation Method for Calculating Interest:	Daily Balance Method (based on actual balances in the account on each day)
Transactions Limitation:	Enforcement of this limit is suspended until further notice.
Deposit Insurance:	Federal Deposit Insurance Corporation ("FDIC")

Each customer authorizes the Custodian Bank to hold the customer's funds in a custodial capacity in order to facilitate the customer's deposits to and withdrawals from any product at Ponce Bank that the customer requests through SaveBetter.com. The Service Bank does not establish the terms of the deposit accounts or offer the deposit accounts to customers and provides no advice to customers about deposit accounts at Ponce Bank. Lewis and Clark Bank, Member FDIC, is the Custodian Bank.

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