

# ZiFi® Business Banking Rate Sheet



Rates effective as of April 1, 2026

## Business Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

| ZiFi Business Checking <sup>1</sup> |       |              |
|-------------------------------------|-------|--------------|
| Account Balance                     | Rate  | APY          |
| \$0.01 or more                      | 0.00% | <b>0.00%</b> |

| ZiFi Business Saving <sup>1</sup> |       |              |
|-----------------------------------|-------|--------------|
| Account Balance                   | Rate  | APY          |
| \$0.01 or more                    | 2.50% | <b>2.53%</b> |

<sup>1</sup>The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APYE). Also, the deposit account is not eligible for any relationship bonus or rate increase based on how many deposit accounts you have with us.