



Thread Bank Digital Accounts

Deposit Interest Rates & Annual Percentage Yields (APYs)

Effective Date: 6.5.23

Variable Rate Consumer Deposit Products

Thread Digital Savings

Daily Ledger Balance	Interest Rate	Annual Percentage Rate (APY)
\$0.01 - \$9,999.99	0.05%	0.05%
\$10,000 - \$24,999.99	0.10%	0.10%
\$25,000 - \$99,999.99	0.20%	0.20%
\$100,000+	0.25%	0.25%

Thread Digital Money Market

Daily Ledger Balance	Interest Rate	Annual Percentage Rate (APY)
\$0.01 - \$24,999.99	0.15%	0.15%
\$25,000 - \$499,999.99	0.25%	0.25%
\$500,000 - \$999,999.99	0.50%	0.50%
\$1,000,000+	0.75%	0.75%

Rate Information: The interest rate listed in each tier will be paid on the entire balance in the account. Your interest rate and annual percentage yield may change.

Determination and Frequency of Rate Change: At our discretion, we may change the interest rate on your account at any time.

Limitations on Rate Changes: There are no maximum or minimum interest rate limits for the Thread Bank Digital Savings, or the Thread Bank Digital Money Market accounts referenced above.

Effective Date: The interest rates and Annual Percentage Yields (APYs) listed in this deposit account rate sheet are effective as of the date shown above. We may change the information in this deposit account rate sheet at any time without notice.

For additional terms and conditions, please refer to the deposit account agreement and schedule of fees provided at account opening for the above referenced accounts.

