



## GreenFi Checking and Savings Accounts

Rates Effective as of January 1st, 2026

This disclosure provides important information about the terms, rates, and fees for your GreenFi Checking and Savings Accounts. Our goal is to enable you to make informed decisions about your accounts through uniform and transparent disclosures, as required by federal law.

The Annual Percentage Yields (APYs) and interest rates below are accurate as of the date stated above. The rates are variable and may change at any time at our sole discretion, without advance notice to you. Fees may reduce earnings.

### Rate Information

- The interest rate is the base rate applied to your principal.
- The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest paid on an account based on the interest rate and the frequency of compounding for a 365-day period.

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### GreenFi Checking Account

This is a non-interest-bearing account.

- APY Rate: The Annual Percentage Yield (APY) is 0.00%.
  - No interest is earned on the balance.
- Fees: Fees may be charged for certain services.
  - The amount of any fee that may be imposed and the conditions under which it may be imposed will be disclosed. Fees may reduce earnings.

### GreenFi Savings Account

#### GreenFi Standard Members

Qualification	APY on Balances Up to \$25,000	APY on Balances Above \$25,000
Qualifying	1.00%	0.00%
Non Qualifying	0.00%	0.00%

The GreenFi Standard account offers a tiered APY structure. You can earn a premium rate of 1.00% by meeting simple qualification criteria each month. If the criteria are not met, the account will earn a 0.00% APY.

- **APY Rate (Qualifying):** Standard members who meet the qualification criteria will earn 1.00% APY on their Savings Account balance up to \$25,000, and will earn 0.00% APY on balances above \$25,000.
- **APY Rate (Non Qualifying):** Standard members who do not meet the qualification criteria will earn 0.00% APY on all Savings Account balances.
- **Qualification Criteria:** To qualify for the 1.00% APY in a calendar month, you must meet one of the following criteria:
  - Spend **\$500 or more** with your GreenFi debit card.
  - Have **any qualifying direct deposit(s)** of \$0.01 or greater.

### **GreenFi Plus Members**

Qualification	APY on Balances Up to \$25,000	APY on Balances Above \$25,000
Qualifying	3.25%	0.25%
Non Qualifying	1.00%	0.25%

The GreenFi Plus account offers our highest APY and provides a base rate even if you don't meet the monthly qualification.

You can earn a premium rate of 3.25% APY by meeting one of two simple criteria. For balances above the cap, a lower rate applies.

- **APY Rate (Qualifying):** GreenFi Plus members who meet the qualification criteria will earn 3.25% APY on their Savings Account balance up to \$25,000, and will earn 0.25% APY on balances above \$25,000.
- **APY Rate (Non Qualifying):** GreenFi Plus members who do not meet the qualification criteria will earn 1.00% APY on balances up to \$25,000, and will earn 0.25% APY on balances over \$25,000.
- **Qualification Criteria:** To qualify for the 3.25% APY in a calendar month, you must meet one of the following criteria:
  - Spend **\$500 or more** with your GreenFi debit card.
  - Have **any qualifying direct deposit(s)** of \$0.01 or greater.

### **Compounding, Crediting, and Balance Information**

- **Balance Computation:** Interest is calculated using the daily balance method, which applies a daily periodic rate to the principal each day.
- **Crediting:** Interest accrues daily and is compounded monthly. Interest is paid into the member's account once a month, typically on the 1st business day of the following month.
  - If an account is closed before accrued interest has been credited, no interest will be paid.
- **Minimum Balance:** There is no minimum balance required to open an account or to obtain the APY.

### **Qualification Criteria for our highest APY**

- **Spend \$500 or more with your GreenFi debit card in the calendar month.** Qualifying debit card transactions include those made with your physical or digital card, in-person or online. However, debit card transactions for money transfer vendors (e.g., CashApp, Venmo, Facebook Pay) do **not** qualify towards the \$500 spend requirement.
- **A Qualifying Direct Deposit.** A Qualifying Direct Deposit is typically a recurring deposit of regular income from your employer, payroll provider, or a government agency made via the Automated Clearing House Network. To earn the higher APY for a given calendar month, a Qualifying Direct Deposit must be received and posted to your Savings Account within the calendar month for which interest is calculated. Deposits that are not from an employer or government agency, including but not limited to check deposits, peer-to-peer transfers (e.g., transfers from PayPal, Venmo, etc.), merchant transactions (e.g., transactions from PayPal, Stripe, Square, etc.), and bank ACH funds transfers and wire transfers from external accounts, or are non-recurring in nature (e.g. IRS tax refunds), do **not** constitute Qualifying Direct Deposit activity. There is no minimum Qualifying Direct Deposit amount required to qualify for the stated interest rate. Although we do our best to identify all eligible direct deposits, some employers do not designate payments as direct deposit. If you believe your interest rate is not correct, please contact us at 800-683-8529 with the details of your direct deposit.

### **Changes to Interest Rates**

The interest rates above are variable rates established by GreenFi and may be changed at any time by GreenFi, in its sole discretion, without advance notice to you. Changes to interest rates may change the corresponding APY(s) described above, **will** be posted on this GreenFi Rate Sheet, to your Account, and **will** be visible on the GreenFi home page. Fees may reduce earnings.

*GreenFi is a financial technology company, not an FDIC-insured bank. Banking Services provided by Coastal Community Bank, Member FDIC. The GreenFi Debit Mastercard® is issued by Coastal Community Bank, Member FDIC, pursuant to a license by Mastercard International Incorporated. FDIC insurance only covers the failure of an FDIC-insured bank. FDIC insurance is available through pass-through insurance at Coastal Community Bank, Member FDIC, if certain conditions have been met. Through the Coastal Community Bank Insured Bank Deposit Program, cash balances in the GreenFi Checking and Savings Accounts are deposited at one or more FDIC-insured depository institutions (each a "Bank") up to \$250,000 per Bank. With four participating Banks available, Deposits are FDIC-insured up to \$1 million per depositor. For more information, visit fdic.gov. You are responsible for monitoring your deposits at each Bank to determine the available FDIC insurance coverage. GreenFi's Program Banks have formally committed that customer deposits will not be used for lending to oil and gas exploration, production or transportation, or coal mining.*

*GreenFi Debit Cards are issued by Coastal Community Bank, Member FDIC, pursuant to a license by Mastercard® International Incorporated. GreenFi is under separate ownership from any other named entity. GreenFi is not a bank.*