LendingClub | Personal Product Terms & Conditions

LEVELUP CHECKING

ACCOUNT OPENING & MAINTENANCE	
Minimum Opening Deposit	$0.00
Statement Cycle	Monthly
Monthly Maintenance Fee	$0.00

ATM & DEBIT CARD FEES	
LendingClub Fee to Use SUM or MoneyPass ATM ("In-Network ATMs")	$0.00 Plus, no fees charged by ATM owner
LendingClub Fee to Use Out-of-Network ATM	$0.00 Plus, Unlimited Rebates of fees charged by ATM owner[1]

[1] International ATM rebates may not apply automatically. LendingClub makes its best effort to identify ATM fees eligible for rebate. In the event you have not received a rebate for a fee you believe is eligible, please contact Customer Service at 800.242.0272.

INACTIVE/ZERO BALANCE ACCOUNTS

If your account remains inactive, meaning no customer-initiated transactions, for a term of 3 months and during that time your account also falls to a zero balance and remains there, the Bank reserves the right to either keep the account open or close the account without further notice.

CHANGES IN NAME AND CONTACT INFORMATION

You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. We will attempt to communicate with you only by use of the most recent information you have provided to us. Account owners must have a primary U.S. address at all times in order to maintain a deposit account with LendingClub Bank.

HOW INTEREST IS EARNED ON YOUR ACCOUNT

Daily Balance Computation Method -- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Your account earns interest on the entire account balance each day at the interest rate and annual percentage yield in effect for the appropriate balance tier. Accrued interest is credited to the balance in the account on the last business day of the statement cycle. We use a monthly statement cycle. Accrued interest that is credited to the balance in the account begins to earn interest no later than the next business day and compounds with each statement cycle.

If you close your account before accrued interest, if any, is credited you will receive the accrued interest.

The following chart shows the annual percentage yield ("APY") and interest rate effective as of 6/17/2025. Interest rates and the annual percentage yield are variable and are subject to change without notice at any time, at the sole discretion of the bank.

Balance to Earn Interest	Interest Rate	APY
$0.00 - $2,499.99	0.00%	0.00%
$2,500.00+	1.00%	1.00%

LEVELUP CHECKING

LEVELUP CHECKING REWARDS AND ELIGIBILITY

LevelUp Checking offers the opportunity to earn cash back on everyday debit card purchases and on-time payments made from your LevelUp Checking account to your LendingClub loan.

To qualify for LevelUp Checking Rewards:

1. Receive a Direct Deposit into your LevelUp Checking account during the month in review (an "Eligible Account"); and

2. Meet the qualifying requirements outlined below for the Debit Card Cash Back and/or Loan Payment Cash Back

Direct Deposits are defined as: Recurring Automated Clearing House (ACH) credits, including payroll, pension or government payments (such as Social Security) made by your employer or an outside agency. Direct Deposits do not include peer to peer payments, transfers from one account to another, cash advances, ATM deposits, or wire transfers. Transaction codes are set by payor and business-business, and business-to-contractor may be excluded, dependent on the transaction code set by payor.

DEBIT CARD CASH BACK

Debit Card Cash Back provides the opportunity to earn 1.00% cash-back on purchases from Eligible categories when using a debit card tied to an Eligible Account (as defined above).

Eligible Categories include grocery, gas, and pharmacy, as defined by their Merchant Category Code ("MCC"). The MCC are assigned by merchants based on the types of products and services they primarily sell. MCCs are not assigned by LendingClub. A merchant, or some of the items sold by a merchant, may seem to fall within an Eligible Category; however, the MCC may not fall into the Eligible Category. Purchase determinations are based on the MCC that LendingClub receives in connection with a particular transaction.

The following purchases are not eligible to receive cash back: 1) any goods or services purchased that are returned or otherwise credited to your Eligible Account; 2) unlawful purchases. Additionally, purchases of currency, cash or cash equivalents (including, without limitation, gift cards, prepaid debit cards, or other cash equivalents) may not qualify for cash back.

From time-to-time LendingClub reserves the right to modify Debit Card Cash Back earning opportunities through expanded MCC codes and/or cash back percentages, on a temporary basis, in support of LendingClub promotional campaigns.

LOAN PAYMENT CASH BACK

The Loan Payment Cash Back provides the opportunity to earn 2% cash back on Qualifying Payments made electronically from a Rewards Checking account with a Qualified Direct Deposit.

Qualifying Payments are: On-time monthly loan payments made electronically from your Rewards Checking Account with a Qualified Direct Deposit. Any payment received after the due date is not eligible for cash back. Payment amounts in excess of the monthly payment amount are not eligible for cash back. The monthly payment amount can be paid in multiple payments, as long as the full amount is received prior to the due date. The full monthly payment amount must be paid from a single Rewards Checking Account; payments made from multiple accounts are not eligible. **Payments made to LendingClub Auto Loans, revolving purchase finance loans and CleanSweep do not qualify for cash back.**

Reward Fulfillment: Accounts are reviewed after the end of each month. Any earned cash back will be credited directly to your Eligible Account on or before the 5th business day of the next calendar month. The Eligible Account must be open and active at the time the cash back is credited. We reserve the right to withhold or revoke cash back in cases of suspected abuse, gaming, or fraud. We may report the value of any cash back to the IRS as required by law. Any client whose tax status would require us to impose tax withholding of any sort will not be eligible for LevelUp Checking Rewards.

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LEVELUP CHECKING

TRANSACTION LIMITS					
	New Client	**Classic**	**Preferred**	**Elite**	**Reserve**
Eligibility	Accounts open for 30 days or less	Accounts open for more than 30 days	Accounts that maintain an end of day Relationship Balance of >$2,000 for >7 consecutive calendar days[2]	Accounts that maintain an end of day Relationship Balance of >$10,000 for >30 consecutive calendar days, OR >$30,000 for >7 consecutive calendar days[2]	Accounts that maintain an end of day Relationship Balance of >$50,000 for >60 consecutive calendar days OR >$150,000 for >7 consecutive calendar days[2]
Incoming External Transfers ACH (daily limit)	$5,000	$50,000	$250,000	$250,000	$250,000
Outgoing External Transfers ACH (daily limit)	$5,000	$5,000	$10,000	$50,000	$250,000
Mobile Deposit (daily limit)	$20,000	$20,000	$50,000	$150,000	$250,000
Debit Card Transactions (daily limit)	$500	$2,000 signature-based ("credit") transactions $2,000 PIN-based point of sale transactions $500 ATM withdrawal	$2,000 signature-based ("credit") transactions $2,000 PIN-based point of sale transactions $500 ATM withdrawal	$3,000 signature-based ("credit") transactions $3,000 PIN-based point of sale transactions $1,000 ATM withdrawal	$4,000 signature-based ("credit") transactions $4,000 PIN-based point of sale transactions $2,000 ATM withdrawal

[2] Relationship Balance is the combined balance of your LendingClub deposit accounts.

For additional terms governing your account, please consult the Personal Deposit Account Agreement:

(https://www.lendingclub.com/legal/deposits/personal-deposit-agreement).

LendingClub Bank, N.A., Member FDIC

Rev. Date 11/2025

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LEVELUP SAVINGS

ACCOUNT OPENING & MAINTENANCE	
Minimum Opening Deposit	$0.00
Statement Cycle	Monthly
Monthly Maintenance Fee	$0.00

ATM & DEBIT CARD FEES	
LendingClub Fee to Use SUM or MoneyPass ATM ("In-Network ATMs")	$0.00 Plus, no fees charged by ATM owner
LendingClub Fee to Use Out-of-Network ATM	$0.00 Plus, Unlimited Rebates of fees charged by ATM owner [1]

[1] International ATM rebates may not apply automatically. LendingClub makes its best effort to identify ATM fees eligible for rebate. In the event you have not received a rebate for a fee you believe is eligible, please contact Customer Service at 800.242.0272.

INACTIVE/ZERO BALANCE ACCOUNTS

If your account remains inactive, meaning no customer-initiated transactions, for a period of 3 months and during that time your account reaches a zero balance and remains there, the Bank reserves the right to either keep the account open or close the account without further notice.

CHANGES IN NAME AND CONTACT INFORMATION

You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. We will attempt to communicate with you only by use of the most recent information you have provided to us. Account owners must have a primary U.S. address at all times in order to maintain a deposit account with LendingClub Bank.

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LEVELUP SAVINGS

HOW INTEREST IS EARNED ON YOUR ACCOUNT

Daily Balance Computation Method — We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Your account earns interest on the entire account balance each day at the interest rate and annual percentage yield in effect for the appropriate balance tier. Accrued interest is credited to the balance in the account on the last business day of the statement cycle. We use a monthly statement cycle. Accrued interest that is credited to the balance in the account begins to earn interest no later than the next business day and compounds with each statement cycle.

If you close your account before accrued interest, if any, is credited you will receive the accrued interest.

The following chart shows the annual percentage yield ("APY") and interest rate effective as of 7/11/2025. Interest rates and APYs are variable and are subject to change without notice at any time, at the sole discretion of the bank.

LevelUp Rate[2]		
Balance to Earn Interest	Interest Rate	APY
All Balances	4.12%	4.20%
Standard Rate[2]		
Balance to Earn Interest	Interest Rate	APY
All Balances	3.15%	3.20%

[2] The **LevelUp Rate** is applied to the full balance of LevelUp Savings accounts that receive a total of at least $250 in deposits during the Evaluation Period. Otherwise, accounts will earn the **Standard Rate**. Interest payments, account bonuses, account credits and reversals or refunds from the bank are not considered deposits for rate evaluation purposes. All LevelUp Savings accounts earn the LevelUp Rate at account opening and continue to earn the LevelUp Rate until the First Evaluation Period, to provide an opportunity to set up deposits. While accounts will not move from the LevelUp Rate prior to the First Evaluation Period, the LevelUp Rate is variable and subject to change at any time, including prior to the First Evaluation Period.

An **Evaluation Period** is a statement cycle. The **First Evaluation Period** will be the third statement cycle after you open your account, with any rate change becoming effective the next statement cycle. For example, if you open in August, the first Evaluation Period would be October with any rate change effective in November. Any rate changes will take place at the end of the first business day of the month and will be based on deposits in the previous statement cycle.

TRANSACTION LIMITS

	Preferred	**Elite**	**Reserve**
Eligibility	Accounts that maintain an end of day Relationship Balance of >$2,000 for >7 consecutive calendar days[3]	Accounts that maintain an end of day Relationship Balance of >$10,000 for >30 days OR >$30,000 for >7 consecutive calendar days[3]	Accounts that maintain an end of day Relationship Balance of >$50,000 for >60 days OR >$150,000 for >7 consecutive calendar days[3]
Incoming External Transfers ACH (daily limit)	$250,000[4]	$250,000	$250,000
Outgoing External Transfers ACH (daily limit)	$10,000	$50,000	$250,000
Mobile Deposit (daily limit)	$50,000[4]	$150,000	$250,000
ATM Withdrawal (daily limit)	$500	$1,000	$2,000

[3] Relationship Balance is the combined balance of your LendingClub deposit accounts.

[4] Due to batch processing, the full transaction limit may not be available until the second business day after your account is opened. The initial daily limit will be $50,000 for incoming external transfers originated through Online Banking or the Mobile app and $20,000 for Mobile Deposits.

LEVELUP SAVINGS

Account Opening Bonus

If you have received an email from LendingClub about earning account opening bonuses, you may be eligible to earn a bonus. Bonuses are only available to the original recipient of the email directly from LendingClub. Other customers who are not direct recipients of the email communication from LendingClub, whether new or existing, are not eligible for this offer. To receive a bonus, you must: 1) open a LendingClub LevelUp Savings account by November 30, 2025 2) establish a qualifying balance in the account as of November 30, 2025 and 3) maintain the qualifying balance in the account as of January 31, 2026 when a secondary balance check will be completed. If eligibility requirements are met, your bonus will be deposited in your LevelUp Savings account by February 28, 2025. If your offer email contained a $200 offer: To be eligible to receive the $200 bonus, the qualifying balance must be at least $2,000. If your offer email contained a $100 offer: To be eligible to receive the $100 bonus, the qualifying balance must be at least $1,000. Your account must be open with a positive balance at the time of payment in order to receive the bonus. We may report the value of the bonus to the IRS as required by law. Limit to one bonus per customer.

For additional terms governing your account, please consult the Personal Deposit Account Agreement:
(https://www.lendingclub.com/legal/deposits/personal-deposit-agreement).

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