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*Annual Percentage Yield (APY) is 3.75% on balances up to S15,000 and 0.10% APY on daily balances greater than S15,000 resulting in 3.75% - 0.65% APY depending on balance in the account and qualifications met. To qualify, you must have at least 15 debit card purchases and at least one direct deposit or electronic payment (ACH) post and settle during the monthly statement cycle. Annual Percentage Yield on balances even if transaction qualifications are not met of 0.10%. The APY is accurate as of September 23, 2025. Rate is subject to change. Fees could reduce the earnings. Minimum deposit to open the account is \$50.

