

**NinjaCard® Deposit Accounts
Deposit Rate Disclosure**

Rates Effective as of 02/01/2023

Account	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Obtain APY
Checking Account	0.00%	0.00%	\$0.00	N/A
Savings Account	0.35%	0.35%	\$0.00	\$0.00

Fees could reduce earnings on any account.

The interest rate and APY may change after account opening.

The most current rate information is available at: <https://ninjacard.com>