

**NinjaCard® Deposit Accounts  
Deposit Rate Disclosure**

Rates Effective as of 02/01/2023

<b>Account</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Obtain APY</b>
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>