

Why Prospect Bank?



MUNICIPAL BANKING SOLUTIONS.

Our municipal banking specialists have the knowledge and expertise to serve your community needs. We take time to understand how your municipality operates, as well as what your working capital needs are—with the goal to help optimize your cash flow.

| MuniWise Funds Management Accounts | | | | | | | | | | | |
|------------------------------------|------------------------|-------|------------------------------|-------|------------------------------|-------|----------------------------------|-------|-----------------------|-------|-----------------------|
| Account Type* | \$0.00 to \$249,999.99 | | \$250,000.00 to \$499,999.99 | | \$500,000.00 to \$999,999.99 | | \$1,000,000.00 to \$1,999,999.99 | | \$2,000,000 and above | | Monthly Charges |
| | Rate | APY | Rate | APY | Rate | APY | Rate | APY | Rate | APY | |
| MuniWise Bank Indexed Account | 1.00% | 1.00% | 1.14% | 1.15% | 1.24% | 1.25% | 1.24% | 1.25% | 1.29% | 1.30% | Compensating Balances |
| MuniWise Market Indexed Account** | 0.90% | 0.90% | 1.04% | 1.05% | 1.19% | 1.20% | 1.34% | 1.35% | 1.39% | 1.40% | Compensating Balances |

* The above accounts have tiered rates that represent balances above any required threshold balance that is needed to offset the costs of processing. The earnings credit applied to offset processing costs is equal to 75% of the 90-day Treasury Note actual, 13-week or 26-week average, at Prospect Bank's discretion.

** The rates are based on a formula that includes a calculation based on 90% of the 90-day Treasury Note actual, 13-week and 26-week average or 75% of the 180-day Treasury Note actual, 13-week and 26-week average as determined at Prospect Bank's sole discretion.

| MuniWise Checking Account | | |
|---|------------------------|-------|
| Account Type | \$0.00 to \$249,999.99 | |
| | Rate | APY |
| MuniWise Basic Checking <small>(requires minimum balance of \$2,500)</small> | 0.35% | 0.35% |

- Annual Percentage Yield (APY) is based on Quarterly Compounding, as shown above. Interest Rates and Annual Percentage Yields (APY) are current as of the date indicated above.
- Fees may reduce earnings. An early withdrawal penalty may exist. Rates subject to change. See Prospect Bank Disclosure and Account Terms for details.
- Rates will be updated weekly.
- FDIC insured up to \$250,000. Balances over FDIC limit will be secured by government agency pledge with safekeeping held by third party.



PROSPECT BANK

