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Earning Credit Rate 0.10%

January 12, 2022

This rate is subject to change at the discretion of the bank at any time.

Public Funds Checking Accounts

The following 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 lesser of the 91-Day Treasury Note actual, 13-week or 26-week average, or at Prospect Bank's discretion.

| Account Type | Interest Rate \$0.01 to \$249,999.99 | | Interest Rate \$250,000.00 to \$499,999.99 | | Interest Rate \$500,000.00 to \$999,999.99 | | Interest Rate \$1,000,000.00 to \$1,999,999.99 | | Interest Rate \$2,000,000.00 and over | |
|--|--------------------------------------|-------|--|-------|--|-------|--|-------|---------------------------------------|-------|
| | Rate | APY | Rate | APY | Rate | APY | Rate | APY | Rate | APY |
| MuniWise Bank Indexed Account <small>(DRI 17)</small> | 0.03% | 0.03% | 0.05% | 0.05% | 0.05% | 0.05% | 0.08% | 0.08% | 0.08% | 0.08% |
| MuniWise Market Indexed Account <small>(DRI 19) **</small> | 0.05% | 0.05% | 0.08% | 0.08% | 0.08% | 0.08% | 0.10% | 0.10% | 0.10% | 0.10% |
| MuniWise Custom <small>(DRI 19)</small> (\$1 million and over) | - | - | - | - | - | - | 0.13% | 0.13% | 0.18% | 0.18% |

**The rates are based on a formula that includes a calculation based on 90% of the 91-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 by bank at its sole discretion.

~Annual Percentage Yield (APY) is based on monthly compounding, as show above. Interest Rates and Annual Percentage Yields (APY) are current as of the date indicated above and may change at any time without notice.

~Accounts are subject to per item transaction fees and monthly maintenance fees. Fees can be hard charged to the account at month end or offset by compensating balances at an earnings credit rating specified by the bank. See Prospect Bank Disclosure and Account Terms for details.

Public Funds Money Market Account

| Account Type | Minimum to Open | Interest Rate \$250,000.00 to \$999,999.99 | | Interest Rate \$1,000,000.00 to \$1,499,999.99 | | Interest Rate \$1,500,000.00 to \$1,999,999.99 | | Interest Rate \$2,000,000.00 Maximum | |
|----------------------------|-----------------|--|-------|--|-------|--|-------|--------------------------------------|-------|
| | | Rate | APY | Rate | APY | Rate | APY | Rate | APY |
| MuniWise Fund Money Market | \$25,000.00 | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.15% | 0.15% |

~Annual Percentage Yield (APY) is based on monthly compounding, as shown above. Interest Rates and Annual Percentage Yields (APY) are current as of the date indicated above and may change at any time without notice.

~Monthly service charge of \$25 if average monthly balance falls below \$250,000.00

Public Funds Certificate of Deposits

| Account Type | Interest Rate \$100,000.00 to \$499,999.99 | | Interest Rate \$500,000.00 to \$999,999.99 | | Interest Rate \$1,000,000.00 to \$1,499,999.99 | | Interest Rate \$1,500,000.00 to \$1,999,999.99 | | Interest Rate \$2,000,000.00 Maximum | |
|--------------|--|-------|--|-------|--|-------|--|-------|--------------------------------------|-------|
| | Rate | APY | Rate | APY | Rate | APY | Rate | APY | Rate | APY |
| 30-89 Days* | 0.10% | 0.10% | 0.10% | 0.10% | 0.15% | 0.15% | 0.15% | 0.15% | 0.20% | 0.20% |
| 3 months* | 0.10% | 0.10% | 0.10% | 0.10% | 0.15% | 0.15% | 0.15% | 0.15% | 0.20% | 0.20% |
| 6 months* | 0.10% | 0.10% | 0.10% | 0.10% | 0.15% | 0.15% | 0.15% | 0.15% | 0.20% | 0.20% |
| 9 months* | 0.10% | 0.10% | 0.10% | 0.10% | 0.15% | 0.15% | 0.15% | 0.15% | 0.20% | 0.20% |
| 12 months* | 0.10% | 0.10% | 0.10% | 0.10% | 0.15% | 0.15% | 0.15% | 0.15% | 0.20% | 0.20% |
| 18 months* | 0.10% | 0.10% | 0.10% | 0.10% | 0.15% | 0.15% | 0.15% | 0.15% | 0.20% | 0.20% |
| 24 months* | 0.35% | 0.35% | 0.40% | 0.40% | 0.45% | 0.45% | 0.50% | 0.50% | 0.55% | 0.55% |
| 36 months* | 0.35% | 0.35% | 0.40% | 0.40% | 0.45% | 0.45% | 0.50% | 0.50% | 0.55% | 0.55% |

~Annual Percentage Yield (APY) is based on quarterly compounding, as shown above. Interest Rates and Annual Percentage Yield (APY) are current as of the date indicated above and may change at any time without notice. Fees may reduce earnings. See Prospect Bank Disclosure and Account Terms for details.

~FDIC insured up to \$250,000. Balances over the FDIC limit will be secured by third party pledging.

Contact a MuniWise representative by emailing muniwise@bankprospect.com.

