



PROSPECT BANK

MuniWise Account Rates

www.muniwise.com



August 20, 2025

Contact us at muniwise@bankprospect.com for custom rate quotes

All products available for Municipalities only

Earnings Credit Rate = 3.81%

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

MuniWise Checking Accounts

Account Type		Minimum to open	Minimum to earn interest	Fees	Check images in statement	Interest Rate	
						Rate	APY
MuniWise Basic Checking ⁽⁶⁵⁾		\$100.00	\$0.01	\$0.25 per item over 100	Non-Truncated	1.00%	1.00%

**The interest rate and annual percentage yield (APY) depend on the balances maintained. The rate, APY and minimums may change without notice. Fees could reduce the earnings on the account.

MuniWise Savings Accounts

Account Type		Minimum to open	Minimum to earn interest	Minimum to avoid service charge	Interest Rate \$0.01 to \$4,999.99		Interest Rate \$5,000.00 and over	
					Rate	APY	Rate	APY
MuniWise Basic Savings ⁽⁶¹⁾		\$200.00	\$0.01	\$200.00	1.24%	1.25%	1.49%	1.50%

**The interest rate and annual percentage yield (APY) depend on the balances maintained. The rate, APY and minimums may change without notice. Fees could reduce the earnings on the account.

MuniWise Money Market Account

Account Type	Minimum to open	Minimum to avoid service charge	Interest Rate \$0.01 to \$49,999.99		Interest Rate \$50,000.00 to \$99,999.99		Interest Rate \$100,000.00 to \$199,999.99		Interest Rate \$200,000.00 and over	
			Rate	APY	Rate	APY	Rate	APY	Rate	APY
MuniWise Money Market ⁽⁶²⁾	\$1,000.00	\$1,000.00	1.00%	1.00%	1.05%	1.05%	1.14%	1.15%	1.24%	1.25%
MuniWise Fund Money Market ⁽⁶³⁾	\$25,000.00	\$25,000.00	1.00%	1.00%	1.24%	1.25%	1.49%	1.50%	1.98%	2.00%

*Interest rate and annual percentage yield (APY) depend on the applicable rate tier. The rate, APY, and tiers may change without notice. Fees could reduce the earnings on the account.

Certificate of Deposits

Account Type	Interest Rate \$0.01 to \$4,999.99		Interest Rate \$5,000.00 to \$9,999.99		Interest Rate \$10,000.00 to \$24,999.99		Interest Rate \$25,000.00 to \$49,999.99		Interest Rate \$50,000.00 to \$249,999.99		Interest Rate \$250,000.00 and over	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
30-89 Days ⁽⁵⁰⁾	3.16%	3.20%	3.26%	3.30%	3.35%	3.40%	3.45%	3.50%	3.54%	3.60%	3.59%	3.65%
3 months ⁽⁵¹⁾	3.16%	3.19%	3.26%	3.29%	3.36%	3.40%	3.46%	3.50%	3.55%	3.60%	3.60%	3.65%
6 months ⁽⁵²⁾	3.17%	3.20%	3.27%	3.31%	3.36%	3.40%	3.46%	3.50%	3.55%	3.60%	3.60%	3.65%
12 months ⁽⁵³⁾	3.17%	3.20%	3.26%	3.29%	3.36%	3.40%	3.46%	3.50%	3.55%	3.60%	3.60%	3.65%
18 months ⁽⁵⁴⁾	3.16%	3.19%	3.26%	3.29%	3.36%	3.40%	3.46%	3.50%	3.55%	3.60%	3.60%	3.65%

*The interest rate and annual percentage yield (APY) depend upon the opening balance. APY is based on quarterly compounding. All certificates automatically renew. A penalty will or may be imposed for early withdrawal. A minimum opening deposit of \$500 is required.

Certificate of Deposit Specials

Special			Term	Minimum to open	Renewal Feature	Interest Rate	
						Rate	APY
FETCH25	*No additional deposits allowed; No early withdrawal of principal	*Special may expire at any time without notice	3 months	\$500.00	Auto Renew	4.09%	4.15%
BURY25	*No additional deposits allowed.	*Special may expire at any time without notice	12 months	\$500.00	Auto Renew	3.95%	4.00%

>Annual Percentage Yield (APY) is based on Quarterly compounding. Interest rates and APYs are current as of the date indicated above. Fees may reduce earnings. APY is subject to change without notice. See Prospect Bank Disclosure and Account Terms for details. For current rate information contact us or call a customer service representative.

MuniWise Funds Management Account Special

Account Type		Minimum to open	Minimum to avoid service charge	Interest Rate \$0.01 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
MuniWise Flex Funds Management Account		\$0.00	\$25,000.00	2.47%	2.50%	2.86%	2.90%	3.11%	3.15%

*Annual percentage yield (APY) is based on monthly compounding as shown above. Interest rates and APY are current as of the date indicated above. Rates are subject to change without notice. Fees may reduce earnings. A \$25 service charge will apply for any withdrawals exceeding 3 during any one calendar-year quarter. See Prospect Bank Disclosure and Account Terms and Conditions for additional details. FDIC insured up to \$250,000. Balances over FDIC limit will require repurchase agreement by government agency with safekeeping held by a third party.

MuniWise Funds Management Accounts

Account Type	Monthly Charges	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 ⁽¹⁷⁾	Compensating Balances	1.00%	1.00%	1.00%	1.00%	1.14%	1.15%	1.14%	1.15%	1.24%	1.25%
MuniWise Market Indexed** ⁽¹⁹⁾	Compensating Balances	1.49%	1.50%	1.99%	2.00%	1.99%	2.00%	2.96%	3.00%	2.96%	3.00%
MuniWise Custom ⁽²¹⁾ (\$1 mil and over)	Compensating Balances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.96%	3.00%	2.96%	3.00%

*Annual percentage yield (APY) is based on monthly compounding as shown above. Interest rates and APY are current as of the date indicated above. Rates are subject to change without notice. Fees may reduce earnings. An early withdrawal penalty may exist. See Prospect Bank Disclosure and Account Terms and Conditions for additional details. FDIC insured up to \$250,000. Balances over FDIC limit will be secured by government agency pledge with safekeeping held by a third party.

**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.