Luminate Bank

# Deposit Rate Sheets – Checking

The rate charts below contain information about interest rates and annual percentage yields for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of January 8, 2026.

| | Rate Tiers | Interest Rate | Annual Percentage Yield |
|---|---|---|---|
| **Absolutely Brilliant Checking*** | | | |
| (Personal) | All Balances | 0.10% | 0.10% |
| **Luminate Brighter Checking*** | | | |
| (Personal & Business) | All Balances | 2.00% | 2.02% |
| **Small Business Checking*** ***(Sole Proprietors & Non-Profit)*** | | | |
| (Business) | All Balances | 0.10% | 0.10% |
| **Golden Checking*** | | | |
| (Personal) | All Balances | 0.10% | 0.10% |
| **Empower Checking** | | | |
| (Personal) | All Balances | 0% | 0% |

**These are variable rate accounts. The rates may change after the account is opened. At the bank's discretion the interest rate may change daily. Fees could reduce earnings on the account.*

*Daily Balance: The amount of the principal in the account each day. Interest will be compounded and credited monthly.*

# Luminate Bank

## Deposit Rate Sheets – Savings

The rate charts below contain information about interest rates and annual percentage yields for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of January 8, 2026.

| | Rate Tiers | Interest Rate | Annual Percentage Yield |
|---|---|---|---|
| **Spark Youth Savings* (Age 18 and younger)** | | | |
| (Personal) | All Balances | 0.50% | 0.50% |
| **Luminate Brighter Savings*** | | | |
| (Personal) | All Balances | 2.96% | 3.00% |
| **Luminate Radiant Savings*** | | | |
| (Personal & Business) | All Balances | 3.45% | 3.50% |
| **Luminate Health Savings Account *** | | | |
| (Personal) | All Balances | 0.01% | 0.01% |
| **Luminate Premier Market Savings* (Personal & Business)** ***($1,000.00 minimum balance to open) (New Money Only)*** | | | |
| (Tiered Rates) | >$0.01 | 1.74% | 1.75% |
| (Tiered Rates) | >$10,000.00 | 1.98% | 2.00% |
| (Tiered Rates) | >$250,000.00 | 2.47% | 2.50% |
| (Tiered Rates) | >$1,000,000.00+ | 2.72% | 2.75% |
| **Luminate Market Savings* (Personal & Business)** ***($1,000.00 minimum balance to open)*** | | | |
| (Tiered Rates) | >$0.01 | 0.10% | 0.10% |
| (Tiered Rates) | >$2,500.00 | 0.35% | 0.35% |
| (Tiered Rates) | >$10,000.00 | 0.75% | 0.75% |
| (Tiered Rates) | >$250,000.00+ | 1.00% | 1.00% |

**These are variable rate accounts. The rates may change after the account is opened. At the bank's discretion the interest rate may change daily. Fees could reduce earnings on the account.*

*Daily Balance: The amount of the principal in the account each day. Interest will be compounded and credited monthly.*

# Luminate Bank

## Deposit Rate Sheets – CDs

The rate charts below contain information about interest rates and annual percentage yields for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of November 10, 2026.

**4-Month CD Special**

**4.25% APY*/****

*$10,000 minimum opening deposit | New money only | Fixed 4-month term*

**11-Month CD**

**4.51% APY*/****

*$10,000 minimum opening deposit | New money only | Fixed 11-month term*

| | Minimum Balance to Open | Interest Rate | Annual Percentage Yield |
|---|---|---|---|
| 3 Month Certificate* | $500.00 | 3.50% | 3.55% |
| 4 Month Certificate Special*/** | $10,000.00 | 4.19% | 4.25% |
| 6 Month Certificate* | $500.00 | 3.57% | 3.60% |
| 9 Month Certificate* | $500.00 | 3.73% | 3.75% |
| 11 Month Certificate Special*/** | $10,000.00 | 4.50% | 4.51% |
| 12 Month Certificate* | $500.00 | 3.94% | 4.00% |
| 18 Month Certificate* | $500.00 | 3.84% | 3.90% |
| 24 Month Certificate* | $500.00 | 3.94% | 4.00% |
| 36 Month Certificate* | $500.00 | 4.09% | 4.15% |
| 48 Month Certificate* | $500.00 | 4.14% | 4.20% |
| 60 Month Certificate* | $500.00 | 4.18% | 4.25% |

**Interest on certificates with terms of 12 months or less will not be compounded and paid at maturity. Interest on certificates with terms greater than 12 months will be compounded and credited/paid quarterly. A penalty may be imposed for early withdrawal. Rates effective as of 11/10/2026. ** New Money Requirement: The Annual Percentage Yield (APY) offered on this Certificate of Deposit is available only for new money. "New money" means funds not currently on deposit with Luminate Bank.*