

**Prestige Business Checking, Balance Builder Money Market,
and Solera Interest Checking**

Promotional Interest Rate Terms & Conditions

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Bank products and services are offered by **Solera National Bank**. All deposit accounts are subject to approval and the applicable account agreement.

FDIC Insurance Disclosure

All deposit accounts held at **Solera National Bank** are **FDIC insured up to applicable limits**. All deposit accounts of the same ownership and/or vesting held at Solera National Bank are combined and insured under the same FDIC certificate, in accordance with FDIC rules.

For additional information regarding FDIC coverage, visit [fdic.gov](https://www.fdic.gov).

Promotional Interest Rate and APY Disclosure

The promotional interest rate is **5.00%**, which corresponds to an **Annual Percentage Yield (APY) of approximately 5.13%**, assuming daily compounding.

This promotional rate and corresponding APY are **guaranteed through December 31, 2026**.

Effective **January 1, 2027**, any balances remaining in the account will earn the **standard interest rate** applicable to the specific account type in effect at that time.

Interest rates are **variable after the promotional period** and may change at Solera National Bank's discretion. Fees may reduce earnings.

Eligible Accounts

This promotional offer applies to the following **new deposit accounts**:

Business Accounts

- **Prestige Business Checking**
- **Balance Builder Money Market**

Personal Accounts

- **Solera Interest Checking**
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Qualification Requirements

To earn the promotional interest rate and corresponding APY, all of the following conditions must be met:

1. New Relationship Requirement

- The account must be newly opened at Solera National Bank.
- The account must be opened under a **new Tax Identification Number (TIN)** not previously associated with Solera National Bank.

2. Balance Requirements

- A **minimum balance of \$1,000** is required to earn interest.
- The promotional interest rate applies only to balances **up to \$5,000,000**.
- Balances exceeding \$5,000,000 will earn the **standard rate** applicable to the specific account.

3. Account Status

- The account must remain **open and in good standing** to earn the promotional rate.
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Interest Calculation

- Interest is calculated using the **daily balance method**.
 - Interest is credited according to the account's standard interest crediting schedule.
 - The promotional interest rate and APY will apply to each statement cycle during the promotional period in which all eligibility requirements are met.
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Exclusions and Limitations

- Existing Solera National Bank customers opening accounts under a **previously used or existing Tax Identification Number** are not eligible for this promotion.
 - Internal transfers from existing Solera National Bank accounts may not qualify as new funds for purposes of eligibility.
 - Solera National Bank reserves the right to determine eligibility and to verify compliance with all promotional criteria.
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Promotional Changes and Taxes

- This promotional offer may be **modified, suspended, or discontinued** at any time; however, the promotional interest rate is **guaranteed through December 31, 2026** for qualifying accounts.
 - Interest earned may be taxable and reported on the appropriate IRS form. Customers should consult their tax advisor regarding their individual tax situation.
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Additional Disclosures

- This offer may not be combined with other promotions unless expressly stated.
- Account transactions may take one or more business days to post.