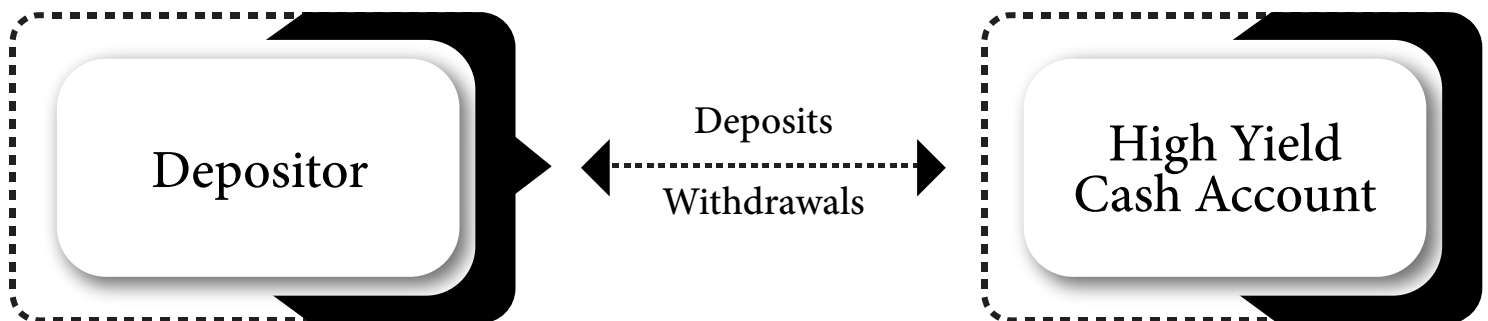


HYBA Cash Account



Cash solution built to democratize banking

Oakital supports depositors through the creation of a high-yield cash platform. HYBA is a cash account that allows depositors to earn a significant interest rate through a network of HYBA Banks.



Overview

- Rate:** 3.13% APY*
- Ease:** One single account set-up process with no annual fees.
- Secure:** FDIC-insured up to \$250,000 per account
- Liquid:** Choose between a variety of cash solutions with daily liquidity



*Interest rate as of 12/11/2025. Subject to change. All information contained herein is for informational purposes and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security. IFI Network is not a bank, nor does itself offer bank deposits and its services are not guaranteed or insured by the FDIC, NCUA or any other governmental agency.