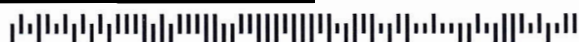




AS A CARD MEMBER, YOU CAN  
**SAVE WITH CONFIDENCE FOR A BRIGHTER TOMORROW.**

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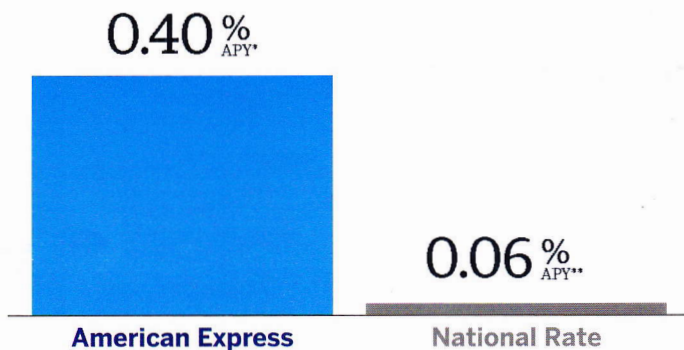
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Dear Mr. [REDACTED]

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\*The Annual Percentage Yield (APY) as advertised is accurate as of June 16, 2021. Interest rate and APY are subject to change at any time without notice before and after a High Yield Savings Account is opened.

\*\*The national rate referenced is from the FDIC's published Monthly Rate Cap Information for Savings deposit products. Visit [fdic.gov/regulations/resources/rates](https://fdic.gov/regulations/resources/rates) for details.

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See reverse for Terms & Conditions.

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**0.40%**  
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