Credit Karma Savings
Rate Sheet, Effective as of November 3, 2026

Provided by MVB Bank, Inc., Member FDIC. This Rate Sheet is incorporated into and made a part of the Credit Karma Savings Account Terms & Disclosures (the "Agreement"). Capitalized terms not defined here have the meaning given in the Agreement.

Interest Rates and Annual Percentage Yields

The Credit Karma Savings account is a tiered, variable-rate account. The interest rate and Annual Percentage Yield ("APY") that apply to your account depend on the tier for which your account qualifies, as described below. Qualified Direct Deposits are not required to open or maintain your account.

Tier	Applies to	Interest Rate	APY
Qualified Direct Deposit	Accounts receiving Qualified Direct Deposits (defined below), regardless of when the account was opened.	3.68%	3.75%
Standard (Legacy)	Accounts opened before November 3, 2026 that are not receiving Qualified Direct Deposits.	2.57%	2.60%
Standard (New)	Accounts opened on or after November 3, 2026 that are not receiving Qualified Direct Deposits.	0.995%	1.00%

Qualified Direct Deposit

Qualified Direct Deposit(s) are electronic deposits, of $200 or more into your Credit Karma Checking or Savings account every 35 days, for compensation for services, such as payroll, salary, government benefits, or eligible gig/marketplace platform payouts (including rideshare, delivery, and freelance marketplaces) made into your Checking or Savings account. Person-to-person (P2P) transfers (such as through Venmo, PayPal, or CashApp), transfers from one account to another or from other financial institutions, cash deposits, merchant refunds, one time credits, and Instant Transfers (including Instant Transfers for Earned Wage Access) are not

considered Qualified Direct Deposits. Not all electronic deposits qualify, and we reserve the right to determine whether a deposit qualifies based on the information provided with the transaction.

How Your Tier Is Determined

Your tier is based on (1) whether your account is receiving Qualified Direct Deposits and (2) the date your account was opened.

Qualified Direct Deposit tier

Your account earns the Qualified Direct Deposit APY for any period in which it is receiving Qualified Direct Deposits, as described under “When Your Rate Changes” below. This tier is available to accounts opened at any time.

Standard tiers

If your account is not receiving Qualified Direct Deposits, it earns a Standard APY. Which Standard APY applies depends on when your account was opened:

- Accounts opened before November 3, 2026 earn the Standard (Legacy) rate shown above.
- Accounts opened on or after November 3, 2026 earn the Standard (New) rate shown above.

Your Standard tier does not change over time

Whether your account is assigned to the Standard (Legacy) tier or the Standard (New) tier is determined once, by the date your account was opened, and does not change afterward. If your account moves into the Qualified Direct Deposit tier and later stops receiving Qualified Direct Deposits, it returns to the Standard tier that corresponds to its opening date. An account opened before November 3, 2026 therefore returns to the Standard (Legacy) rate, not the Standard (New) rate.

Closed and reopened accounts

If you close your Credit Karma Savings account and later open a new one, the new account is a separate account and its own opening date determines which Standard tier applies to it. An account opened on or after November 3, 2026 earns the Standard (New) rate when it is not receiving Qualified Direct Deposits, even if you previously held an account opened before that date.

When Your Rate Changes

Moving up

We evaluate Qualified Direct Deposit activity on a rolling basis. When a Qualified Direct Deposit posts to your Credit Karma Checking or Savings account and is recognized by Credit Karma, your Savings account moves to the Qualified Direct Deposit tier effective the next business day.

Moving down

If a rolling 35-day period passes without a Qualified Direct Deposit, your account will move to the applicable Standard tier effective the next business day.

Rate changes apply prospectively

A change in your tier applies going forward only. It does not change interest already earned or credited. Interest is compounded and credited monthly and is calculated using the daily balance method, each as described in the Truth in Savings Disclosure in the Agreement.

Additional Information

These rates are variable. Your interest rate and APY may change at any time at our discretion, and there is no maximum or minimum interest rate limit for this account, each as described in the Agreement. You must maintain a minimum daily balance of $0.01 to obtain the disclosed APY. For complete terms, see the Agreement.