

CONSUMER RATE SCHEDULE

This document is effective as of December 20th, 2023.

This Rate Schedule applies to the following account types offered by the Bank:

- nbkc bank Everything Account (interest bearing)
- nbkc bank Personal Money Market Account (interest bearing)
- nbkc bank Savings Goals Account (interest bearing)
- Other account types as described in this document (i.e., Personal Trust Accounts, Health Savings Accounts, UTMA Minors) (interest bearing)

	Daily Balance	Interest Rate	Annual Percentage Yield (APY)
Health Savings Accounts (HSA)	\$0.01+	1.00%	1.01%
nbkc bank Everything Account	\$0.01+	1.73%	1.75%
nbkc bank Personal Money Market Account	\$0.01+	2.96%	3.00%
nbkc bank Savings Goals Account	\$0.01+	2.72%	2.75%