

FEATURE MESSAGING

High-Yield Savings Rate

Approved Marketing Messages

Headlines:

- Watch your savings grow with new high-yield interest.<sup>1</sup>
- New: high-yield interest<sup>1</sup> on your Spruce saving accounts.
- Opt in to earn high-yield interest on your Spruce saving accounts.
- Saving with Spruce just got 3.50% better. Introducing high-yield interest.<sup>1</sup>
- High-yield savings interest<sup>1</sup> – no strings attached. Now available with Spruce.
- Maximize your savings with high-yield interest.<sup>1</sup>
- Get ahead with high-yield saving interest<sup>1</sup>, now available with Spruce.

Body Copy:

- Having an emergency fund is one of the first steps you can take toward feeling financially secure. And now Spruce offers high-yield interest on savings. No matter how much or how little you are able to stash away, you can watch those savings grow at 3.50% APY. No recurring deposits required. No strings attached. Just opt in through the Spruce app or at SpruceMoney.com!
- When finding money to save is a struggle, you need every dollar to work even harder than you do. Spruce now offers high-yield interest on your savings, which means you’ll start earning interest at 3.50% APY just by opting in. No minimum balance or recurring deposits required. Just opt in via the Spruce app or by visiting SpruceMoney.com.
- Introducing high-yield interest on savings, available to all Spruce customers. Simply opt in via the Spruce app or by visiting SpruceMoney.com to start earning 3.50% APY on your Spruce Extra Savings account and any saving goals you’re working towards. It’s just another way the Spruce mobile banking app can help you make every dollar go further.

Disclaimer:

<sup>1</sup>The Annual Percentage Yield (APY) is accurate as of 00/00/0000. This rate is variable and can change without notice. Fees may reduce earnings. To start earning interest on your Spruce Savings Account, simply opt in through the Spruce app or at sprucemoney.com.

