

MAX is an intelligent cash management service that helps individual investors earn dramatically higher yields on their cash, with increased FDIC insurance coverage. With Max, clients can open multiple online savings accounts in minutes.

In addition to preferred rates and terms, Max helps clients rebalance their accounts each month so that they can earn the highest available interest rates, even as rates change.

A dashboard enables clients to view all their account balances, request transfers, and monitor performance. Clients maintain full, same-day liquidity over their funds, which are held directly in their own names in their own FDIC-insured bank accounts.



Most clients choose Max Checking, an integrated, free checking account, to handle transfers between accounts as rates change. Others use an existing, supported account and set up a monthly sweep. For more details visit MaxMyInterest.com/CashSweep

Supported Online Savings Accounts:

Bank	Current Rate (APY) (as of 10/17/2024)
Fieldpoint Private	4.92% ^
Veritex Community Bank	4.91% ^
Customers Bank	4.86% ^
Quontic Bank	4.85% ^
BankProv	4.58% ^
UFB Direct, a division of Axos Bank	4.57%
BrioDirect powered by Webster Bank	4.50%
Barclays	4.20%

^ denotes preferred rate and terms exclusively for Max members

Note: Barclays accounts are opened directly on the Barclays website

Note: Veritex accounts currently not available to California residents

Gross Annual Yield - up to \$250k	4.92%
Expense Ratio (0.04% per quarter)	0.16%
Net Yield	4.76%
vs. National Savings Average	0.46%
Net Incremental Yield	4.30%

Illustrative 10 Year Compounded Performance:

Initial Balance	\$250,000
After 10 Years - National Avg.	\$261,766
After 10 Years - Max (gross)	\$408,485
After 10 Years - Max (net)*	\$402,000
Net Incremental Yield	\$140,234

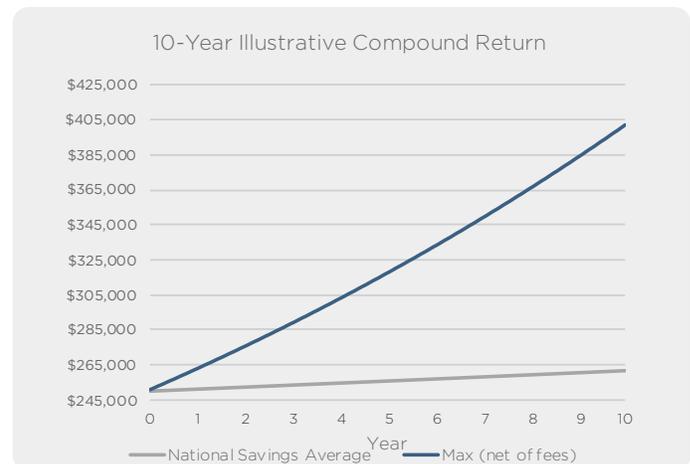
*Shown net of Max's cost of 0.04% per quarter to clients

Weighted Average Yield:

	Individual	Joint
up to \$250,000	4.92%	4.92%
\$500,000	4.92%	4.92%
\$1,000,000	4.89%	4.92%
\$2,000,000	4.67%	4.89%
\$4,000,000	N/A	4.67%

Terms:

Minimum Deposit	\$1 per bank account	
Maximum Deposit	No limit	
FDIC Insurance - Individual	up to \$2.0mm	} Can be combined for up to \$8mm of coverage per couple
FDIC Insurance - Joint	up to \$4.0mm	
Liquidity	Same day (wire) or ACH	



Historic Performance:

	Current (10/17/2024)	1 Year	3 Year	5 Year	Since Inception
National Savings Average	0.46%	0.40%	0.19%	0.15%	0.12%
Online Banks Average	4.10%	3.92%	1.91%	1.77%	1.45%
Max	4.92%	4.93%	2.47%	2.21%	1.71%
Max Advantage vs. National Savings Average	+4.46%	+4.53%	+2.28%	+2.06%	+1.59%
Max Advantage vs. Online Banks Average	+0.82%	+1.01%	+0.56%	+0.44%	+0.26%

Analysis based on \$100,000 optimized via Max vs. the average rate offered by Ally, Amex, Barclays, and Marcus. Data for the period ending 12/31/2023, shown gross of fees.

For more information, visit MaxMyInterest.com

Max is a service of Six Trees Capital LLC. 445 Park Avenue, 9th Floor, New York, NY 10022

FDIC Insured

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The FDIC covers deposit accounts at insured banks and financial institutions. For more info visit FDIC.gov.

Max Checking is powered by Customers Bank, Member FDIC #34444. For more information visit MaxMyInterest.com/MaxChecking