

Max is an intelligent cash management service that helps individual investors earn dramatically higher yields on cash, while benefiting from increased FDIC insurance coverage. With Max, clients can open multiple high-yield savings accounts in minutes. Each month, Max helps clients rebalance their accounts so that they are always earning the highest available interest rates.

Supported Online Savings Accounts:

Bank	Current Rate (APY) (as of 4/15/2025)
Veritex Community Bank	4.05% ^
Customers Bank	4.04%
Fieldpoint Private	4.03% ^
UFB Direct, a division of Axos Bank	4.01%
Quontic Bank	3.85%
Barclays	3.80%
BankProv	3.01%

^ 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

Weighted Average Yield:

	Individual	Joint
up to \$250,000	4.05%	4.05%
\$500,000	4.05%	4.05%
\$1,000,000	4.03%	4.05%
\$1,500,000	3.96%	4.04%
\$3,500,000	N/A	3.83%

Terms:

Minimum Deposit	\$1 per bank account
Maximum Deposit	No limit

FDIC Insurance - Individual	up to \$1.75mm	} Can be combined for up to \$7mm of FDIC coverage per couple
FDIC Insurance - Joint	up to \$3.5mm	

Liquidity	Same day (wire) or ACH
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Yield:

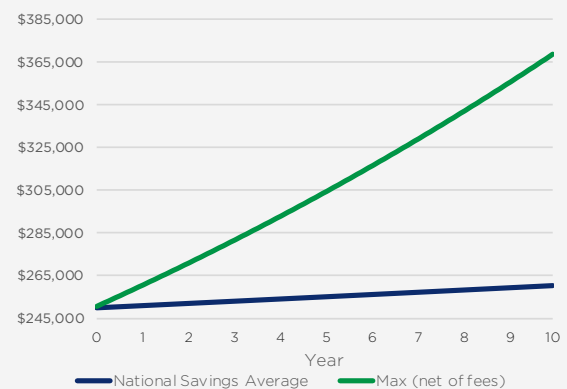
Gross Annual Yield - up to \$250k	4.05%
Expense Ratio (0.04% per quarter)	0.16%
Net Yield	3.89%
vs. National Savings Average	0.41%
Net Incremental Yield	3.48%

Illustrative 10 Year Compounded Performance:

Initial Balance	\$250,000
After 10 Years - National Avg.	\$260,461
After 10 Years - Max (gross)	\$374,570
After 10 Years - Max (net)*	\$368,624
Net Incremental Yield	\$108,162

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

10-Year Illustrative Compound Return



Historical Performance:

	Current (4/15/2025)	1 Year	3 Year	5 Year	Since Inception
National Savings Average	0.41%	0.45%	0.32%	0.22%	0.15%
Online Banks Average	3.71%	4.16%	3.15%	2.20%	1.70%
Max	4.05%	5.08%	3.96%	2.76%	2.02%
Max Advantage vs. National Savings Average	+3.64%	+4.63%	+3.63%	+2.54%	+1.86%
Max Advantage vs. Online Banks Average	+0.34%	+0.93%	+0.81%	+0.56%	+0.32%

Analysis based on \$100,000 optimized via Max vs. the average rate offered by Ally, Amex, Barclays, and Marcus. Data for the period ending 12/31/2024, 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.

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