

Marcus Savings Product Guide for AARP Members

Marcus by Goldman Sachs offers high-yield savings products designed to help you make the most of your hard-earned money, unlike typical banks with savings accounts that pay next to nothing.

What is Online Banking?

With online banking at Marcus, there are no branches to visit, no lines to wait in, and no drive-through windows. Online banking is convenient: You can open your account and do your banking with your computer, mobile phone or tablet—and if you ever need help, you can call toll-free to speak to a helpful US-based Savings Specialist 7 days a week.

Account Facts & Features	
Online Savings Account A savings account with a competitive rate to help grow your money	No-Penalty CD A CD with a fixed rate and with the option to withdraw balance early without penalty
<ul style="list-style-type: none"> No minimum deposit to open No fees Simple transfers to/from other banks, including same-day transfers for amounts of \$100,000 or less when you schedule by 12pm ET on a business day Variable rate means the APY may change at any time before or after the account is opened 	<ul style="list-style-type: none"> \$500 minimum deposit to open Can withdraw balance before the end of the term – and keep all the interest you earned – with no penalty, beginning 7 days after funding Fixed rate means the APY will not change during the CD's term
Special Offers for AARP Members	
Online Savings Account	No-Penalty CD
<ul style="list-style-type: none"> AARP members can earn a rate that's .10% higher than the stated available APY at marcus.com for 24 months. See below for offer details 	<ul style="list-style-type: none"> Exclusive 8-month term available for AARP members only
Current rates available at www.marcus.com	

Rate Bonus for AARP Members: Enrollment required. Upon enrollment, your Marcus Online Savings Account(s) will earn an Annual Percentage Yield (APY) that is .10% higher (the "APY Bonus") than the stated APY available at www.marcus.com for a period of 24 months, beginning on the date of enrollment (the "Promotional Period"). Online Savings Accounts that you open following enrollment in this offer will automatically receive the APY Bonus through the end of the Promotional Period. Upon expiration of the Promotional Period, the APY on all of your Online Savings Accounts will automatically revert to the stated APY available at www.marcus.com. Stated APY available at www.marcus.com may change at any time, before or after an account is opened.

Opening an Account is Easy

You can open your account online or by phone.

- No paperwork to mail in
- Provide information including your name, address, date of birth, and social security number
- Provide your AARP membership number to take advantage of special offers for AARP members
- If you have questions, give us a call and our Savings Specialists can help

Open online: www.marcus.com/aarp-savings
 Open by calling Marcus: 1-833-956-2277

Deposits & Withdrawals

Link External Accounts	<ul style="list-style-type: none"> Follow our easy steps to link your Marcus accounts to accounts you have at other banks
Electronic Transfer (ACH Transfer) to/from your linked account at another bank	<ul style="list-style-type: none"> Schedule on the website, in the Marcus app or by phone Same-day transfers of \$100,000 or less to/from other banks when you schedule the transfer by 12pm ET on a business day Deposited funds start earning right away; available to withdraw from your Online Savings Account in 1-3 business days
Internal Transfer to/from another Marcus account	<ul style="list-style-type: none"> Schedule on the website, in the app or by phone Funds available immediately
Recurring Transfers (Scheduled ACH Transfers to/from Online Savings Account)	<ul style="list-style-type: none"> Schedule on the website, in the app or by phone Deposited funds start earning right away; available to withdraw in 1-3 business days
Wire Transfer to/from an external account	<ul style="list-style-type: none"> Available by phone, on the website or in the app Wire transfers scheduled before 4pm ET should be processed within 1 hour
Check Mail us checks for deposit	<ul style="list-style-type: none"> Begin earning interest on the business day we receive the deposit (if received by 5pm ET)
Direct Deposit	<ul style="list-style-type: none"> Set up with your employer or go to www.ssa.gov to set up direct deposit of Social Security benefits to your Online Savings Account
Transfer Tracker	<ul style="list-style-type: none"> Know where your money is: Follow your transfer's progress online or in the app

Fees & Penalties

Electronic Transfer Fee	\$0
Wire Transfer Fee	\$0
Monthly Maintenance Fee	\$0
Withdrawal Fee	\$0
CD Early Withdrawal Penalty	Varies, based on the CD's term and principal amount. See our FAQs at marcus.com for details
No-Penalty CD Early Withdrawal Penalty	\$0 to withdraw balance beginning 7 days after funding

Marcus will complete transfers of \$100,000 or less made through Marcus by 12 pm ET on a business day, by 5 pm ET that day. For outgoing transfers, check with your external bank regarding availability of funds sent by Marcus. For incoming transfers, Marcus will post funds to your account and you'll start earning interest on the day they're received, but those funds will remain subject to Marcus' funds availability rules.

Security You Can Trust

FDIC-insured	<ul style="list-style-type: none">• Deposits are FDIC insured up to the maximum amount allowed by law
Trust	<ul style="list-style-type: none">• Marcus is backed by the financial expertise of Goldman Sachs
Customer Service	<ul style="list-style-type: none">• For help, call our US-based Contact Center, open 7 days a week

Questions? Contact us

Phone	AARP members call Marcus at 1-833-956-2277 Monday to Friday 8 am – 10 pm ET, Saturday to Sunday 9 am – 7 pm ET	
Chat	Visit marcus.com and click on Let's chat	
Mail	Send correspondence to: Goldman Sachs Bank USA PO Box 1978 Cranberry Twp., PA 16066	Send checks for deposit to: Goldman Sachs Bank USA PO Box 4571 Carol Stream, IL 60197-4571

Frequently Asked Questions

What is Marcus and how are they related to Goldman Sachs?

Goldman Sachs created Marcus, backed by the firm's 150 years of financial expertise, to help people make the most of their money. Marcus by Goldman Sachs® is a brand of Goldman Sachs Bank USA, which is a wholly-owned subsidiary of The Goldman Sachs Group, Inc., a New York State-chartered bank and a member of the Federal Reserve System and FDIC.

What is the Rate Bonus for AARP members?

AARP members can earn a rate that's .10% higher than the stated available APY at marcus.com for 24 months. To qualify for the rate bonus, you must be an active AARP member and you must enroll at marcus.com/aarp-savings or by calling Marcus at 833-956-2277.

What is the difference between an Online Savings Account and a No-Penalty CD?

A high-yield Online Savings Account earns a competitive rate and has no fees. The rate is variable and can change at any time. A No-Penalty CD is a certificate of deposit that includes a bit of freedom. You can withdraw your balance anytime beginning seven days after the day the CD was funded – you don't have to wait for the term to end. Your interest rate is fixed and will not change during the term of the CD.

Can I make a partial withdrawal from my No-Penalty CD? Can I add money later?

Partial withdrawals are not permitted from a No-Penalty CD. And once the balance of your No-Penalty CD reaches \$500 or more, you may not make additional deposits during the CD's term.

How many external bank accounts can I link to my Marcus accounts?

You can link up to four accounts at external banks, for transfers into and out of your Marcus accounts.

Can I add a beneficiary to my accounts at Marcus?

Yes, you can add up to six beneficiaries per account.

Neither AARP nor its affiliates are a bank. AARP commercial member benefits are provided by third parties, not by AARP or its affiliates. Marcus by Goldman Sachs ("Marcus") offers financial products to consumers. Marcus loans and deposit products are provided by Goldman Sachs Bank USA, Member FDIC. Marcus pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Not all applicants will qualify for all Marcus products. Terms are subject to change and may have restrictions and limitations. Approval and eligibility criteria is determined solely by Marcus by Goldman Sachs. Please contact the Marcus directly for questions relating to Marcus products.

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