



Blue Foundry Bank[®]

Rate Information – Deposit Accounts

Rates effective as of 01/01/2020
All rates subject to change without notice

Product	Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking				
<input type="checkbox"/> Axis Checking™	.40%	.40%	\$1	N/A
<input type="checkbox"/> Classic Checking	.10%	.10%	\$100	N/A
<input type="checkbox"/> Axis MoneyMarketChecking™	.75%	.75%	\$5,000	N/A
<input type="checkbox"/> Magnum Money Market Checking – Tiered			\$25,000	\$25,000
Balance \$.01 - \$ 24,999.99	.00%	.00%		
Balance \$25,000 - \$ 99,999.99	.40%	.40%		
Balance \$100,000 - \$249,999.99	.50%	.50%		
Balance \$250,000 and up	1.14%	1.15%		
IOLTA Fund				
<input type="checkbox"/> IOLTA Fund	1.05%	1.05%	\$1	N/A
Savings				
<input type="checkbox"/> Axis Savings™	.50%	.50%	\$1	N/A
<input type="checkbox"/> Simply-Safe Savings - Tiered			\$5	\$100
Balance \$.01 - \$49,999.99	.40%	.40%		
Balance \$50,000 and up	.50%	.50%		
<input type="checkbox"/> IRA Axis Savings - Tiered			\$5	N/A
Balance \$.01 - \$9,999.99	.50%	.50%		
Balance \$10,000 - \$24,999.99	.50%	.50%		
Balance \$25,000 and up	.50%	.50%		
<input type="checkbox"/> Holiday Savings	.15%	.15%	\$3	N/A
<input type="checkbox"/> Special Occasion Savings	.15%	.15%	\$3	N/A

† APY stands for Annual Percentage Yield

Annual percentage yield assumes interest remains on deposit.

Minimum balance required to obtain APY = \$.01

Withdrawal of interest will reduce earnings.

Fees may reduce earnings on the account. See Schedule of Fees for applicable fees.

Interest is Compounded Daily (365/365) for all accounts other than IOLTA which is simple interest, credited monthly.

Checking and Savings products are variable rate accounts. The interest rate may change at any time after account opening.

IOLTA Fund Rate is higher of 60% of the Fed Funds Target Rate or 1.05%.



Blue Foundry Bank[®]

Rate Information – Deposit Accounts

Rates effective as of 01/01/2020

All rates subject to change without notice

Product	Interest Rate	APY†	Minimum Deposit To Open Account
Certificates of Deposit*			
CD Specials			
<input type="checkbox"/> Axis 200 Day with AxisChecking™ (renews to 6 month CD)	1.78%	1.80%	\$5,000
<input type="checkbox"/> 200 Day (renews to 6 month CD)	1.29%	1.30%	\$5,000
(Following CD Special Terms also available for IRAs)			
<input type="checkbox"/> Axis 12 Month with AxisChecking™ (renews to 12 month CD)	2.03%	2.05%	\$1,000
<input type="checkbox"/> Axis 24 Month with AxisChecking™ (renews to 24 month CD)	1.83%	1.85%	\$5,000
CDs			
(Following CD Terms also available for IRAs)			
<input type="checkbox"/> 6 Month	.75%	.75%	\$1,000
<input type="checkbox"/> 12 Month	1.54%	1.55%	\$1,000
<input type="checkbox"/> 18 Month	1.00%	1.00%	\$1,000
<input type="checkbox"/> IRA 18 Month Variable	1.86%	1.88%	\$250
<input type="checkbox"/> 24 Month	1.34%	1.35%	\$1,000
<input type="checkbox"/> 36 Month	1.83%	1.85%	\$1,000
<input type="checkbox"/> 48 Month	1.83%	1.85%	\$1,000
<input type="checkbox"/> 60 Month	1.83%	1.85%	\$1,000

† APY stands for Annual Percentage Yield

Annual percentage yield assumes interest remains on deposit

Minimum balance required to obtain APY = \$.01

Withdrawal of interest will reduce earnings

* Penalty for early withdrawal. See Deposit Account Terms for further details.

Fees may reduce earnings on the account. See Schedule of Fees for applicable fees.

Interest is Compounded Daily (365/365).

Axis 200 Day CD with AxisChecking™ – Must maintain an **AxisChecking™** Account and a bonus .50% APY (Annual Percentage Yield) will be added to the current 200 Day CD rate. Bonus APY is only applicable to the initial term of the CD.

Axis 12 Month CD Special with AxisChecking™ - Must maintain an **AxisChecking™** Account and a bonus .50% APY (Annual Percentage Yield) will be added to the current 12 month CD rate. Bonus APY is only applicable to the initial term of the CD.

Axis 24 Month CD Special with AxisChecking™ - Must maintain an **AxisChecking™** Account and a bonus .50% APY (Annual Percentage Yield) will be added to the current 24 month CD rate. Bonus APY is only applicable to the initial term of the CD.

IRA 18 Month Variable – rate available through January 31, 2020



Blue Foundry Bank[®]

Rate Information – Deposit Accounts

Opened Online

*** Require eBanking enrollment ***

Rates effective as of 01/01/2020

All rates subject to change without notice

Product	Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking*				
<input type="checkbox"/> AxisChecking™	.40%	.40%	\$1	N/A
Savings*				
<input type="checkbox"/> AxisSavings™	.50%	.50%	\$1	N/A
eCertificates of Deposit**				
<input type="checkbox"/> 12 Month (renews to 12 Month CD)	1.54%	1.55%	\$5,000	N/A
<input type="checkbox"/> 24 Month (renews to 24Month CD)	1.34%	1.35%	\$5,000	N/A

† APY stands for Annual Percentage Yield

Annual percentage yield assumes interest remains on deposit

Minimum balance required to obtain APY = \$.01

Interest is Compounded Daily (365/365)

Withdrawal of interest will reduce earnings

* Checking and Savings products are variable rate accounts. The interest rate may change at any time after account opening.

** Penalty for early withdrawal. See Deposit Account Terms for further details.

Fees may reduce earnings on the account. See Schedule of Fees for applicable fees.

Accounts opened online require eBanking enrollment