



Blue Foundry Bank[®]

Rate Information – Deposit Accounts

Rates effective as of 12/10/2019
All rates subject to change without notice

Product	Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking				
☐ AxisChecking™	.40%	.40%	\$1	N/A
☐ Classic Checking	.10%	.10%	\$100	N/A
☐ AxisMoneyMarketChecking™	.75%	.75%	\$5,000	N/A
☐ 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				
☐ IOLTA Fund	1.05%	1.05%	\$1	N/A
Savings				
☐ AxisSavings™	.50%	.50%	\$1	N/A
☐ Simply-Safe Savings - Tiered			\$5	\$100
Balance \$.01 - \$49,999.99	.40%	.40%		
Balance \$50,000 and up	.50%	.50%		
☐ 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%		
☐ Holiday Savings	.15%	.15%	\$3	N/A
☐ 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 12/10/2019
All rates subject to change without notice

Product	Interest Rate	APY†	Minimum Deposit To Open Account
Certificates of Deposit*			
CD Specials			
☐ Axis 200 Day with AxisChecking™ (renews to 6 month CD)	1.78%	1.80%	\$5,000
☐ 200 Day (renews to 6 month CD)	1.29%	1.30%	\$5,000
(Following CD Special Terms also available for IRAs)			
☐ Axis 12 Month with AxisChecking™ (renews to 12 month CD)	2.03%	2.05%	\$1,000
☐ Axis 24 Month with AxisChecking™ (renews to 24 month CD)	1.83%	1.85%	\$5,000
CDs			
(Following CD Terms also available for IRAs)			
☐ 6 Month	.75%	.75%	\$1,000
☐ 12 Month	1.54%	1.55%	\$1,000
☐ 18 Month	1.00%	1.00%	\$1,000
☐ IRA 18 Month Variable	1.87%	1.89%	\$250
☐ 24 Month	1.34%	1.35%	\$1,000
☐ 36 Month	1.83%	1.85%	\$1,000
☐ 48 Month	1.83%	1.85%	\$1,000
☐ 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 December 31, 2019



Blue Foundry Bank[®]

Rate Information – Deposit Accounts

Opened Online

*** Require eBanking enrollment ***

Rates effective as of 12/10/2019

All rates subject to change without notice

Product	Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking*				
☐ AxisChecking™	.40%	.40%	\$1	N/A
Savings*				
☐ AxisSavings™	.50%	.50%	\$1	N/A
eCertificates of Deposit**				
☐ 200 Day (renews to 6 Month CD)	1.29%	1.30%	\$5,000	N/A
☐ 12 Month (renews to 12 Month CD)	1.54%	1.55%	\$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