Rate Information - Deposit Accounts

Rates effective as of 04/01/2020
All rates subject to change without notice

Product	Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking				
☐Axis Checking [™]	.30%	.30%	\$1	N/A
☐Classic Checking	.05%	.05%	\$100	N/A
☐Axis MoneyMarketChecking [™]	.70%	.70%	\$5,000	N/A
Magnum Money Market Checking – Tiered Balance \$.01 - \$24,999.99 Balance \$25,000 - \$99,999.99 Balance \$100,000 - \$249,999.99 Balance \$250,000 and up	.00% .20% .40% .70%	.00% .20% .40% .70%	\$25,000	\$25,000
☐Blue Carbon Business Checking Balance \$.01 - \$9,999.99 Balance \$10,000 - \$49,999.99 Balance \$50,000 and up	.00% .20% .50%	.00% .20% .50%	\$1,000	N/A
IOLTA Fund				
□IOLTA Fund	1.00%	1.00%	\$1	N/A
Savings				
☐Axis Savings™	.50%	.50%	\$1	N/A
☐Simply-Safe Savings - Tiered Balance \$.01 - \$49,999.99 Balance \$50,000 and up	.30% .40%	.30% .40%	\$5	\$100
☐IRA Axis Savings - Tiered Balance \$.01 - \$9,999.99 Balance \$10,000 - \$24,999.99 Balance \$25,000 and up	.50% .50% .50%	.50% .50% .50%	\$5	N/A
☐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 1.00%.

Member FDIC



Rate Information – Deposit Accounts

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Product	Interest Rate	APY†	Minimum Deposit To Open Account
Certificates of Deposit*			
CD Specials ☐ Axis 200 Day with AxisChecking™ (renews to 6 month CD) ☐ 200 Day (renews to 6 month CD)	1.09% .60%	1.10% .60%	\$5,000 \$5,000
CDs (Following CD Terms also available for IRAs) 6 Month 12 Month 18 Month IRA 18 Month Variable 24 Month 36 Month 48 Month 60 Month	.60% .60% .60% .33% .60% .60%	.60% .60% .33% .60% .60%	\$1,000 \$1,000 \$1,000 \$250 \$1,000 \$1,000 \$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 **Axis**Checking[™] 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.

IRA 18 Month Variable – rate available through April 30, 2020

Rate Information – Deposit Accounts

Rates effective as of 04/01/2020

Opened Online
*** Require eBanking enrollment ***

All rates subject to change without notice

Product		Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee			
Checking*	tina™	.30%	.30%	\$1	N/A			
Savings*	arry	.50 /6	.50 /6	ψı	IWA			
☐ Axis Saving	gs™	.50%	.50%	\$1	N/A			
eCertificates of Deposit**								
☐ 200 Day	(renews to 6 Month CD)	.60%	.60%	\$5,000	N/A			
12 Month	(renews to 12 Month CD)	.60%	.60%	\$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