Blue Foundry Bank®

Consumer Rates and Disclosure of Account Terms

Interest rates and yields are effective October 22, 2025, and subject to change at any time. For our most current rates, please call 888-931-BLUE.

Checking and Savings Account Types	Balance Tiers	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Balance to Avoid a Maintenance Fee
CHECKING ACCOUNTS					
Blue Axis® Checking[5]		0.05 %	0.05 %	$1	N/A
Blue Axis Edge® Checking[5]		0.00 %	0.00 %	$1	N/A
Classic Checking		0.01 %	0.01 %	$100	N/A
NJ Consumer[1]		N/A	N/A	$50	N/A
Blue Axis Connect® [2,5]		1.00 %	1.00 %	$1	N/A
MONEY MARKET ACCOUNTS					
Blue Axis® Tiered Money Market[3,5]	$0.01 - $19,999.99	0.00 %	0.00 %	$100	N/A
	$20,000 - $249,999.99	1.64 %	1.65 %		
	$250,000 - $999,999.99	1.98 %	2.00 %		
	$1,000,000 and above	2.96 %	3.00 %		
Blue Axis® Edge Money Market[3,5,7]	$0.01 - $24,999.99	0.00 %	0.00 %	$100	N/A
	$25,000 and above	3.78 %	3.85 %		
High Balance Money Market - Tiered[3,5]	$0.01 - $4,999,999.99	0.40 %	0.40 %	$100	N/A
	$5,000,000 and above	3.73 %	3.80 %		
SAVINGS ACCOUNTS					
Blue Axis® Savings[5]		0.10 %	0.10 %	$5	N/A
Blue Axis Fusion® Savings[5,6]		0.10 %	0.10 %	$5	N/A
		3.78 %	3.85 %		
Blue Axis Edge® Savings[4,5]	$0.01 - $4,999.99	3.73 %	3.80 %	$5	N/A
	$5,000 - $249.999.99	1.29 %	1.30 %		
	$250,000 and above	2.18 %	2.20 %		
Blue Axis® Club[5]		0.10 %	0.10 %	$5	N/A
Simply Safe Savings – Tiered[3]	$0.01 - $49,999.99	0.05 %	0.05 %	$5	$100
	$50,000 and above	0.10 %	0.10 %		
IRA Tiered Savings[3]	$0.01 - $15,000.00	3.63 %	3.70 %	$5	N/A
	$15,000.01 and above	0.50 %	0.50 %		

All checking, money market and savings accounts are variable rate accounts and interest rate may change any time after account opening at our discretion.
Interest begins to accrue on the business day funds are deposited in the account.
Interest compounds daily and is credited monthly on all checking, money market and savings accounts.
Minimum balance to obtain the annual percentage yield is $0.01.
Annual Percentage Yield assumes interest remains on deposit. Withdrawal of interest may reduce earnings.
Fees may reduce earnings – see Fee Schedule for applicable fees.
Account interest that is accrued but not posted may be forfeited if account is closed.
Accounts may be closed if the account balance falls to zero.
Interest is calculated on the daily balance method, 365/366 basis, which applies a periodic rate to the principal balance each day.
Accounts opened online require eBanking enrollment.
On all checking products the primary account owner must be 13 years old or older. Parent/guardian must be a joint account holder if the primary account holder is under the age of 18.

[1] Eight free checks per monthly statement cycle. Additional checks written in excess of 8 will be assessed a $0.50 per check charge. Monthly maintenance fee of $3.00 will be assessed. Interest is not paid on this account.

[2] Available to youth aged 13 to 24 and must be primary account owner. The account type may change to **Blue Axis**® Checking or similar product on the primary account holder's 25th birthday.

[3] Interest is paid on the full balance in the account at the rate that corresponds with the deposit tier.

[4] If your daily balance is $4,999.99 or less, the interest rate paid on the entire balance will be 3.73% with an annual percentage yield of 3.80%. An interest rate of 1.29% will be paid only for that portion of your daily balance that is greater than $4,999.99. The annual percentage yield for this tier will range from 3.80% to 1.35%, depending on the balance in the account. An interest rate of 2.18% will be paid only for that portion of your daily balance that is greater than $249,999.99. The annual percentage yield for this tier will range from 1.35% to 1.99%, depending on the balance in the account.

[5] Requires eBanking enrollment and electronic statements. Refer to our Fee Schedule for paper statement fee.

[6] To qualify for the 3.85% APY (Annual Percentage Yield), you must maintain a combined direct deposit of $1,000 or more and ten (10) qualifying Point-of-Sale (POS) transactions during the month in a **Blue Axis Edge**® Checking account. A qualifying POS debit card transaction is any Blue Foundry Bank Debit Mastercard® transaction that requires either a signature or PIN at the point-of-sale and is counted in the month that it is posted. Please note that ATM withdrawals and online bill payments are not considered qualifying POS debit card transactions. The primary tax owner on the Blue Axis Edge® Checking and the Blue Axis Fusion® Savings must be the same individual. Customers who switch their existing checking account to the **Blue Axis Edge**® Checking account mid-month will qualify for the higher rate on their **Blue Axis Fusion**® Savings within the same month, provided the checking account has maintained a combined direct deposit of at least $1,000 and completed ten (10) qualifying Point-of-Sale (POS) transactions from the switch date to the end of the month. APY of 3.85% is based on an interest rate of 3.78% If you do not meet the requirements for the month, your Blue Axis Fusion® Savings will earn an APY of 0.10%, based on an interest rate of 0.10%. Fees may reduce earnings.

[7] To qualify for the 3.85% APY (Annual Percentage Yield), you must deposit $25,000 or more in new money or from a Blue Foundry Bank maturing CD. If you are in an existing CD and would like to transfer the funds prior to maturity, the terms of your certificate, including the penalty, will apply. If you do not meet the requirements of $25,000 or more in new money or from a Blue Foundry Bank CD, your account will be closed.

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Certificate of Deposit Account Term	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Balance to Avoid a Maintenance Fee
CERTIFICATES OF DEPOSIT				
6 Month	0.20 %	0.20 %	$1,000	N/A
12 Month	0.50 %	0.50 %		
24 Month	0.30 %	0.30 %		
36 Month	0.50 %	0.50 %		
48 Month	2.96 %	3.00 %		
60 Month	3.20 %	3.25 %		
12 Month High Balance[1]	2.47 %	2.50 %	$5,000,000	
CERTIFICATE OF DEPOSIT SPECIALS				
3 Month with Checking[2]	3.87 %	3.95 %	$1,000	N/A
7 Month with Checking[2]	3.63 %	3.70 %		
8 Month with Checking[2]	3.78%	3.85%		
9 Month with Checking[2]	3.49 %	3.55 %		
IRA 12 Month with Checking[3]	3.39 %	3.45 %		
Axis 12 Month with Direct Deposit[4]	3.63 %	3.70 %		
Axis 24 Month with Direct Deposit[4]	3.20 %	3.25 %		
Axis 36 Month with Direct Deposit[4]	3.49 %	3.55 %		

All terms available for IRA with the exception of the 12 Month High Balance CD.
Interest begins to accrue on the business day funds are deposited in the account.
Interest compounds daily and is credited monthly on all terms.
Interest which has been credited to the account may be withdrawn at any time during the term of crediting.
Annual Percentage Yield assumes interest remains on deposit. Withdrawal of interest may reduce earnings.
Interest is calculated on the daily balance method, 365/366 basis, which applies a periodic rate to the principal balance each day.
Fees may reduce earnings – see Fee Schedule for applicable fees.
The minimum balance to obtain the annual percentage yield is $0.01.
Deposits are not permitted after account opening, except during grace period.
Certificates of Deposit automatically renew at maturity. You have 7 calendar days to withdraw the funds without a penalty.
Accounts opened online require eBanking enrollment.
If any of the deposit is withdrawn before the maturity date, a penalty as shown below may be imposed which could result in a partial loss of principal. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty.

Term of up to 12 months may be imposed a penalty of 90 days interest
Term of 13 months to 59 Months may be imposed a penalty of 180 days interest
Term of 60 months or more may be imposed a penalty of 365 days interest

[1] One early withdrawal penalty will be waived per calendar year. Upon maturity the 12 Month High Balance CD will renew to a 12 Month CD. Not available as an IRA Certificate of Deposit.

[2] Must open a new or have an existing checking to qualify. Rate applicable to initial term only and upon maturity will automatically renew to a 6 Month CD.

[3] Sole IRA certificate product where IRA rate varies from standard term. Accounts opened as of June 18, 2025, must open a new or have an existing checking to qualify.

[4] Must maintain a minimum of $500 direct deposit into a **Blue Axis®** Checking account monthly to qualify. The bank reserves the right to change the certificate to the corresponding standard certificate term and assess a penalty if the terms of the account are not met. Upon maturity, it will renew at the corresponding standard term.

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Expanded FDIC Insurance Products	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Balance to Avoid a Maintenance Fee
CDARS® Expanded FDIC Insurance				
4 Week CDARS® CD[1]	Call for Rates		$10,000	N/A
13 Week CDARS® CD[1]				
26 Week CDARS® CD[1]				
52 Week CDARS® CD[1]				
2 Year CDARS® CD[1]				
3 Year CDARS® CD[1]				
ICS® Expanded FDIC Insurance				
Blue Axis® ICS® Sweep	Call for Rates		N/A	N/A

Deposit placement through the Certificate of Deposit Account Registry Service (CDARS®) or Intrafi Cash Service℠ (ICS®) is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS® or ICS® satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at https://www.intrafi.com/network-banks. The depositor may exclude banks from eligibility to receive its funds. IntraFi, CDARS and ICS are registered service marks of IntraFi Network, LLC.

Customers are eligible for the CDARS® and ICS® when their initial Blue Foundry Bank relationship exceeds FDIC insurance limit.

Interest is calculated on the daily balance method, 365/365 basis, which applies a periodic rate to the principal balance each day.

[1]Early withdrawal penalties will apply. Please refer to CDARS® Deposit Placement Agreement for penalty information.