



## LEGACY ACCOUNT DISCLOSURES AS OF MARCH 15, 2019

**Axos Bank is no longer accepting new applications for the following products.**

If you have any questions about your Legacy Account, you can contact us as follows:

Call us toll free at 1.888.502.2967 or

Send us an e-mail at [customerservice@axosbank.com](mailto:customerservice@axosbank.com) or

Write to us at: Axos Bank, P.O. Box 509127, San Diego, CA 92122

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## Bank of Internet USA

### CHECKING ACCOUNTS

Account Name	Account Features
<b>Basic Checking</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> \$5.00 monthly maintenance fee if the Average Daily balance falls below \$100.00</li> <li>&gt; ATM fees reimbursed up to \$6 per month (excludes International ATM transactions)</li> <li>&gt; 10 Bill Payments per month at no charge, additional bill payments .20 each</li> <li>&gt; Write 30 checks per month at no charge, additional checks .20 each</li> <li>&gt; Check printing provided free - Bofl classic collection only (limited to 1-box every 6 months)</li> </ul>
<b>Boomer Checking</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; ATM fees reimbursed up to \$8 per month</li> <li>&gt; Check printing provided free - Bofl classic collection only (limited to 1-box every 6 months)</li> </ul>
<b>Eureka Checking</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; ATM fees reimbursed up to \$10 per month (excludes International ATM transactions)</li> </ul>
<b>Freedom Checking</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> \$4.00 monthly maintenance fee if the Average Daily balance falls below \$1000.00</li> <li>&gt; ATM fees reimbursed up to \$7 per month (excludes International ATM transactions)</li> <li>&gt; Check printing provided free - Bofl classic collection only</li> </ul>
<b>High Interest Checking</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> \$7.50 monthly maintenance fee if the Average Daily balance falls below \$5000.00</li> <li>&gt; ATM Fees Reimbursed up to \$8 per month (excludes International ATM transactions)</li> </ul>
<b>Platinum Checking</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Non-sufficient Fund or Overdraft Fee:</b> Free</li> <li>&gt; Tiered Interest Earning Account. Tiers as follows:               <ul style="list-style-type: none"> <li>o \$0 - \$4,999.99</li> <li>o \$5,000 - \$9,999</li> <li>o \$10,000 - \$24,999</li> <li>o &gt;\$25,000</li> </ul> </li> <li>&gt; Up to \$8.00 ATM Fees Reimbursed (excludes International ATM transactions)</li> </ul>
<b>Principal Consumer Checking</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> \$7.00 monthly maintenance fee if the Average Monthly balance falls below \$500.00</li> <li>&gt; <b>Account Closing Fee:</b> \$10 if your account has been open less than six months and you close your account</li> <li>&gt; Tiered Interest Earning Account. Tiers as follows:               <ul style="list-style-type: none"> <li>o \$0-\$2,499</li> <li>o \$2,500-\$24,999</li> <li>o \$25,000-\$49,999</li> <li>o \$50,000-\$99,999</li> <li>o &gt;\$100,000</li> </ul> </li> <li>&gt; ATM fees reimbursed up to \$8 per month (excludes International ATM transactions)</li> </ul>
<b>Principal Employee Checking</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Account Closing Fee:</b> \$10 if your account has been open less than six months and you close your account</li> <li>&gt; Tiered Interest Earning Account. Tiers as follows:               <ul style="list-style-type: none"> <li>o \$0-\$2,499</li> <li>o \$2,500-\$24,999</li> <li>o &gt;\$25,000</li> </ul> </li> <li>&gt; Unlimited ATM fee reimbursements (excludes International ATM transactions)</li> </ul>

## SAVINGS ACCOUNTS

Account Name	Account Features
Easy Savings	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee: \$10.00 per item</b> <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> <li>&gt; Interest will accrue daily and be credited quarterly</li> <li>&gt; ATM Cards Available</li> </ul>
High Performance Savings	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee: \$10.00 per item</b> <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> <li>&gt; ATM Cards Available</li> </ul>
Principal Advantage Savings	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> \$25.00 monthly maintenance fee if the Average Monthly balance falls below \$25,000.00</li> <li>&gt; <b>Account Closing Fee:</b> \$10 if your account has been open less than six months and you close your account</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee: \$10.00 per item</b> <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of three per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> <li>&gt; Tiered Interest Earning Account. Tiers as follows: <ul style="list-style-type: none"> <li>o \$0-\$24,999</li> <li>o \$25,000-\$49,999</li> <li>o \$50,000-\$99,999</li> <li>o \$100,000-\$249,999</li> <li>o \$250,000-\$499,999</li> <li>o &gt;\$500,000</li> </ul> </li> </ul>
Principal Regular Savings	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> \$3.00 monthly maintenance fee if the Average Monthly balance falls below \$400.00. Note: This fee will not apply to accounts owned by minors (under age 18).</li> <li>&gt; <b>Account Closing Fee:</b> \$10 if your account has been open less than six months and you close your account</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee: \$10.00 per item</b> <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> <li>&gt; ATM fees reimbursed up to \$8 per month (excludes International ATM transactions)</li> </ul>

<b>Principal Employee Savings</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Account Closing Fee:</b> \$10 if your account has been open less than six months and you close your account</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee:</b> \$10.00 per item             <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> <li>&gt; Unlimited ATM fee reimbursements (excludes International ATM transactions)</li> </ul>
<b>Smart Savings</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee:</b> \$10.00 per item             <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or savings account to a combined maximum of six per month. If transfers exceed this limit more than occasionally, we will convert the account to a type not subject to transfer limits or close the account. A fee is assessed for each excess transfer paid against the account. See our Deposit Account Agreement and Disclosures for details.</li> </ul> </li> <li>&gt; Tiered Interest Earning Account. Tiers are as follows:             <ul style="list-style-type: none"> <li>o \$0–\$9,999.99</li> <li>o \$10,000–\$24,999.99</li> <li>o \$25,000–\$49,999.99</li> <li>o \$50,000–\$99,999.99</li> <li>o &gt;\$100,000</li> </ul> </li> <li>&gt; ATM Cards Available</li> </ul>
<b>MONEY MARKET ACCOUNTS</b>	
<b>Account Name</b>	<b>Account Features</b>
<b>Advantage Money Market Savings</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee:</b> \$10.00 per item             <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> </ul>
<b>Money Market Savings</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee:</b> \$10.00 per item             <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> <li>&gt; Tiered Interest Earning Account. Tiers are as follows:             <ul style="list-style-type: none"> <li>o \$0–\$9,999</li> <li>o \$10,000–\$24,999</li> <li>o \$25,000–\$49,999</li> <li>o \$50,000–\$99,999</li> <li>o &gt;\$100,000</li> </ul> </li> </ul>
<b>Principal Money Market</b>	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> \$10.00 monthly maintenance fee if the Average Monthly balance falls below \$5,000</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee:</b> \$10.00 per item             <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In</li> </ul> </li> </ul>

	<p>addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</p> <ul style="list-style-type: none"> <li>&gt; Tiered Interest Earning Account. Tiers are as follows: <ul style="list-style-type: none"> <li>o \$0-\$2,499</li> <li>o \$2,500-\$9,999</li> <li>o \$10,000-\$24,999</li> <li>o \$25,000-\$49,999</li> <li>o \$50,000-\$99,999</li> <li>o \$100,000-\$249,999</li> <li>o &gt;\$250,000</li> </ul> </li> <li>&gt; ATM Cards Available</li> <li>&gt; ATM fees reimbursed up to \$8 per month (excludes International ATM transactions)</li> </ul>
Smart Money Market	<ul style="list-style-type: none"> <li>&gt; Monthly Maintenance Fees: Free</li> <li>&gt; Excess Transaction Fee or Withdrawal Fee: \$10.00 per item <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or savings account to a combined maximum of six per month. If transfers exceed this limit more than occasionally, we will convert the account to a type not subject to transfer limits or close the account. A fee is assessed for each excess transfer paid against the account. See our Deposit Account Agreement and Disclosures for details.</li> </ul> </li> <li>&gt; Tiered Interest Earning Account. Tiers are as follows: <ul style="list-style-type: none"> <li>o \$0-\$9,999</li> <li>o \$10,000-\$24,999.99</li> <li>o \$25,000-\$49,999.99</li> <li>o \$50,000-\$99,999.99</li> <li>o &gt;\$100,000</li> </ul> </li> </ul>

### CERTIFICATE OF DEPOSIT (CD) ACCOUNTS

Account Name	Account Features
CD Rate Booster	<ul style="list-style-type: none"> <li>&gt; <i>Term: 12-month</i></li> <li>&gt; <i>Maturity Option: Auto-renewable</i></li> <li>&gt; <i>Initial Term Rate: 1.15% APY</i></li> <li>&gt; <i>Potential Maturity Term Rate*: 2.30% APY</i></li> <li>&gt; <i>Interest Frequency: Interest paid at maturity only.</i></li> <li>&gt; <i>Limited to one CD per customer, must be a new deposit relationship</i></li> <li>&gt; <i>Potential CD Rate Booster rate applies only to the first 12-month term.</i></li> <li>&gt; <b>*Requirements:</b> <ul style="list-style-type: none"> <li>• <i>Must have opened a new Rewards Checking account at the time of account opening</i></li> <li>• <i>Meet all three (3) qualifying conditions to earn the 1.25% APY on the Rewards Checking account for the term of the CD</i></li> <li>• <i>Maintain a \$5,000 Average Daily Balance in the Rewards Checking account for the term of the CD</i></li> </ul> </li> </ul>
Principal CD Laddering	<p><b>NOTE: All terms, conditions and interest rates of your CD account will remain in effect until your next maturity date. Upon maturity, your certificate will renew to a term subject to Axos Bank™'s current terms, conditions and interest rates.</b></p> <ul style="list-style-type: none"> <li>&gt; <b>Rate Information:</b> The interest rate and annual percentage yield will be disclosed to you on a separate document. The rates we offer may vary based on the amount of the initial deposit. You will be paid the disclosed rate until the first maturity date for each CD in the ladder. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.</li> <li>&gt; <b>Term and Maturity Rate:</b> The actual terms you choose, and the corresponding maturity dates, will be disclosed on a separate document.</li> <li>&gt; <b>Compounding frequency:</b> Interest will be compounded every month.</li> <li>&gt; <b>Crediting frequency:</b> As interest is credited to your accounts each month, it becomes part of your principal balance. You may choose to have interest paid to a Principal Checking, Savings, or Money Market account or</li> </ul>

	<p>transferred electronically to your account at another financial institution every month rather than credited to these accounts. If you choose to transfer your interest to another account, all CDs in the ladder will have the interest transferred.</p> <ul style="list-style-type: none"> <li>&gt; <b>Daily balance computation method:</b> We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in each account each day.</li> <li>&gt; <b>Accrual of interest on noncash deposits:</b> Interest begins to accrue on the business day you deposit noncash items (for example, checks).</li> <li>&gt; <b>Transaction limitations:</b> You may not make any deposits (after the opening deposit) into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Other than payment of interest as described in the crediting frequency paragraph, you cannot withdraw interest from your account before maturity.</li> <li>&gt; <b>Early withdrawal penalty:</b> A penalty may be imposed for withdrawals before maturity. For Certificates of Deposit with terms of 6 or 12 months, we may impose a penalty equal to six months interest on the amount withdrawn. For Certificates of Deposit with terms greater than 12 months, we may impose a penalty equal to 12 months interest on the amount withdrawn. <b>Note: Once a CD in the ladder has automatically renewed into a longer term CD per the ladder product, the penalties noted above for that new term will apply.</b> In certain circumstances such as the death or incompetence of an owner of this account, the law permits, and in some cases requires, the waiver of the early withdrawal penalty.</li> </ul> <p><b>Automatically renewable time account:</b> Each of the accounts in the ladder will automatically renew at maturity, and will renew into the longest term CD in your ladder. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within that grace period. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. If the maturity date falls on a non-business day as defined in this brochure, the CD may be withdrawn beginning on the next business day following the maturity. The new interest rate will be determined using Principal's rates for the corresponding term as listed on Principal's Internet web site, based on the renewal term and (if applicable) current balance. You will have 10 calendar days after maturity to withdraw the funds without a penalty. (This 10 day period is the grace period.) If the 10th day of the grace period falls on a non-business day as defined in this brochure, the last day of the grace period then reverts to the previous business day. Interest will not be paid on funds withdrawn from the Certificate for the period from the final maturity date to the withdrawal date.</p>
<p>Principal Non-Qualified CDs</p>	<p><b>NOTE: All terms, conditions and interest rates of your CD account will remain in effect until your next maturity date. Upon maturity, your certificate will renew to a term subject to Axos Bank™'s current terms, conditions and interest rates.</b></p> <ul style="list-style-type: none"> <li>&gt; <b>Rate Information:</b> The interest rate and annual percentage yield will be disclosed to you on a separate document. The rates we offer may vary based on the amount of the initial deposit. You will be paid the disclosed rate until the first maturity or renewal date. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.</li> <li>&gt; <b>Term and Maturity Rate:</b> The actual term you choose, and the corresponding maturity date, will be disclosed on a separate document.</li> <li>&gt; <b>Compounding frequency:</b> Interest will be compounded every month.</li> <li>&gt; <b>Crediting frequency:</b> As interest is credited to your account each month, it becomes part of your principal balance. You may choose to have interest paid to a Principal Checking, Savings, or Money Market account or transferred electronically to your account at another financial institution every month rather than credited to this account.</li> <li>&gt; <b>Daily balance computation method:</b> We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.</li> <li>&gt; <b>Accrual of interest on noncash deposits:</b> Interest begins to accrue on the business day you deposit noncash items (for example, checks).</li> <li>&gt; <b>Transaction limitations:</b> You may not make any deposits (after the opening deposit) into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Other than payment of interest as described in the crediting frequency paragraph, you cannot withdraw interest from your account before maturity.</li> <li>&gt; <b>Early withdrawal penalty:</b> A penalty may be imposed for withdrawals before maturity. For Certificates of Deposit with terms of three months, we may impose a penalty equal to three months interest on the</li> </ul>

amount withdrawn. For Certificates of Deposit with terms greater than three months but 12 months or less, we may impose a penalty equal to six months interest on the amount withdrawn. For Certificates of Deposit with terms greater than 12 months, we may impose a penalty equal to 12 months interest on the amount withdrawn. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, and in some cases requires, the waiver of the early withdrawal penalty.

- > **Automatically renewable time account:** This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within that grace period. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. If the maturity date falls on a non-business day as defined in this brochure, the CD may be withdrawn beginning on the next business day following the maturity. Standard term certificates will renew at their same term. Standard CD terms are: 3, 6, 12, 18, 24, 30, 36, 48, 60, and 72 months. Non-standard term CDs will renew at the closest Standard term that is less than the existing term. For example: If the initial CD term is 17 months, it will renew at the Standard 12-month term. The new interest rate will be determined using Principal's rates for the corresponding term as listed on Principal's Internet web site, based on the renewal term and (if applicable) current balance. You will have 10 calendar days after maturity to withdraw the funds without a penalty. (This 10 day period is the grace period.) If the 10th day of the grace period falls on a non-business day as defined in this brochure, the last day of the grace period then reverts to the previous business day. Interest will not be paid on funds withdrawn from the Certificate for the period from the final maturity date to the withdrawal date.

## RETIREMENT ACCOUNTS

Account Name	Account Features
Easy Savings IRA	<ul style="list-style-type: none"> <li>&gt; Interest Earning Account</li> <li>&gt; Interest will accrue daily and be credited quarterly</li> <li>&gt; ATM Cards Not Available</li> </ul>
Easy Savings ROTH	<ul style="list-style-type: none"> <li>&gt; Interest Earning Account</li> <li>&gt; Interest will accrue daily and be credited quarterly</li> <li>&gt; ATM Cards Not Available</li> </ul>

## Bofl Advisor

### CHECKING ACCOUNTS

Account Name	Account Features
Select Checking	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees: Free</b></li> <li>&gt; ATM Fees Reimbursed up to \$10 per month (excludes International ATM transactions)</li> <li>&gt; Tiered Interest Earning Account               <ul style="list-style-type: none"> <li>o \$0.00 - \$9,999.99</li> <li>o \$10,000 - \$24,999</li> <li>o \$25,000 - \$49,999</li> <li>o \$50,000 - \$99,999</li> <li>o &gt;\$100,000.00</li> </ul> </li> </ul>



## SAVINGS ACCOUNTS

Account Name	Account Features
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## MONEY MARKET ACCOUNTS

Account Name	Account Features
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Select Money Market	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee: \$10.00 per item</b> <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> </ul>
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## RETIREMENT ACCOUNTS

Account Name	Account Features
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IRA Savings Account	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; ATM Cards Not Available</li> </ul>
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ROTH Savings Account	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; ATM Cards Not Available</li> </ul>
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## BankX

## CHECKING ACCOUNTS

Account Name	Account Features
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X Checking	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Non-sufficient Fund or Overdraft Fee:</b> Free</li> <li>&gt; Unlimited ATM Fees Reimbursements (excludes International ATM transactions)</li> <li>&gt; Non-Interest Bearing Account</li> <li>&gt; ATM/Visa Debit Card available</li> </ul>
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## SAVINGS ACCOUNTS

Account Name	Account Features
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X Savings Account	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees:</b> Free</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee: \$10.00 per item</b> <ul style="list-style-type: none"> <li>o Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> <li>&gt; ATM Cards Available</li> <li>&gt; We pledge to keep the yield on your account higher than the Top 50 National Annual Percentage Yield (APY) averages for money market accounts at \$10,000 as measured the last Tuesday of each month in Informa Research Services' – Interest Rate Review, a weekly national survey of rate information surveyed by Informa Research Services, Inc. "Top 50 National APYs" are the top 50 U.S. bank and thrift holding companies by deposits.</li> </ul>
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Averages do not include promotional products that have limited time introductory bonus rates or restrictive account opening requirements.

## Virtus Bank

### CHECKING ACCOUNTS

Account Name	Account Features
Interest Checking	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees: \$30.00</b> monthly maintenance fee if the Average Daily Balance falls below \$150,000. Your "Combined" Virtus Savings Account Daily Balance and Virtus Certificate of Deposit balance will be included when determining the Average Daily Balance requirement to avoid monthly maintenance fee.</li> <li>&gt; Account requires a "combined" Virtus Savings account</li> <li>&gt; Unlimited ATM Fees Reimbursed (excludes International ATM transactions)</li> </ul>

### SAVINGS ACCOUNTS

Account Name	Account Features
High Yield Savings	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fee:</b> Free</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee:</b> \$10.00 per item               <ul style="list-style-type: none"> <li>○ Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> </ul> </li> </ul>
Savings Account	<ul style="list-style-type: none"> <li>&gt; <b>Monthly Maintenance Fees: \$30.00</b> monthly maintenance fee if the Average Daily Balance falls below \$150,000. Your "Combined" Virtus checking account Daily Balance and Virtus Certificate of Deposit balance will be included when determining the Daily Balance requirement to avoid monthly maintenance fee.</li> <li>&gt; <b>Excess Transaction Fee or Withdrawal Fee:</b> \$10.00 per item               <ul style="list-style-type: none"> <li>○ Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our <a href="#">Personal Deposit Account Agreement and Schedule of Fees</a> for details.</li> <li>○ ATM Cards Available only if the Virtus Savings account is not linked to a Virtus Checking account</li> </ul> </li> </ul>

Updated 1/23/19