Axos Bank

Community Reinvestment Act Public File

Updated as of January 2026

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Written Comments

All written comments from the public relating to the institution's CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the institution)

The Bank has not received any written comments from the public relating to its CRA performance during the current and preceding two calendar years.

CRA Performance Evaluation

A copy of the Bank's most recent CRA Public Performance Evaluation

Revised January 2026

Office of the
Comptroller of the Currency
Washington, DC 20219

LARGE BANK

PUBLIC DISCLOSURE

April 24, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Axos Bank
Charter Number: 716456

4350 La Jolla Village Drive, Suite 140
San Diego, CA 92122

Office of the Comptroller of the Currency
Midsize and Trust Bank Supervision
425 S. Financial Place, Suite 1700
Chicago, IL 60605

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of Axos Bank (Axos or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Axos Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on Low Satisfactory performance in California and Nevada. Community Development (CD) lending in California and Nevada had a neutral impact to the Lending Test rating. Axos' lending was overall responsive to community needs.
- The Investment Test rating is based on High Satisfactory performance in California and Nevada.
- The Service Test rating is based on Low Satisfactory performance in California, Nevada, and Ohio.

We considered the following information for the performance tests on a bank wide basis.

Paycheck Protection Program (PPP): During the assessment period, the bank originated more than 205 PPP loans totaling $30.4 million in California, Nevada and Ohio. In many cases, the bank was unable to collect borrower income information due to the exigent nature of the PPP lending program. As a result, Axos has a substantially higher volume of small business loans with incomes not reported in each of its full-scope assessment areas. Interagency guidance[1] states, "When evaluating CRA performance, the agencies will take into account the unique circumstances affecting borrowers and banks resulting from the COVID-19 emergency and will not penalize a bank for making a large volume of loans for which gross annual revenue information is not available." To fully consider the bank's lending patterns within the context of the PPP program, OCC examiners considered the impact of PPP loans for which income was unavailable or uncollected. This generally resulted in better performance when considering the *Distribution of Loans by Income Level of the Borrower* for small businesses in most assessment areas. The impact of this analysis is described in the Lending Test section of each full-scope assessment area.

[1] Community Reinvestment Act (CRA) Frequently Asked Questions Related to COVID-19: Community Reinvestment Act (CRA) Frequently Asked Questions Related to COVID-19 (occ.gov)

Lending Test Rating – In states outside the bank's rating areas, Axos made 85 PPP loans totaling $5.1 million in either low- or moderate-income census tracts (CT). Additionally, the bank made 70 CD loans totaling $164.6 million. All CD lending benefitted affordable housing.

Investment Test Rating – Outside of the bank's rating area, Axos made one CD investment for $1.8 million that benefitted affordable housing in Florida. The CD investment was a mortgage-backed security where the majority of loan recipients qualified as low- and moderate-income (LMI) individuals.

Service Test Rating – We considered the bank's technology-based business and product delivery strategy when determining our rating for the Service Test. The bank offers products directly to customers nationally via remote technologies. The bank does not have traditional retail bank branches, with the majority of customer bank deposit and loan activity occurring over the internet, mobile applications, and telephone. The bank provides banking services by allowing remote access to banking services utilizing available technologies, such as mobile and internet banking.

Branch services, products, and hours do not vary by location.

We considered the impact of the COVID-19 pandemic on the bank's ability to provide in-person CD services throughout 2020 and 2021. Many community service organizations were not allowing participation from outside organizations, therefore reducing available opportunities.

In addition to CD services in the rating areas, four members of the bank's board of directors volunteered a total of 310 hours to community service organizations in geographies outside of the bank's rating areas. The CD services benefitted food shelters, a literacy council, education, and organizations promoting economic development. CD service hours benefitted community service and economic development.

Lending in Assessment Area

A small percentage of the bank's loans are in its assessment areas (AA).

The bank originated and purchased 10.4 percent of its total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000's)**				**Total $(000's)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage	1,709	15.0	9,703	85.0	11,412	870,866	11.2	6,937,304	88.8	7,808,170
Small Business	456	4.9	8,869	95.1	9,325	44,201	8.0	511,076	92.0	555,277
Total	**2,165**	**10.4**	**18,572**	**89.6**	**20,737**	**915,067**	**10.9**	**7,448,380**	**89.1**	**8,363,447**

The lower level of lending within the AA is consistent with the bank's nationwide lending focus. We consider performance for bank lending inside and outside of the AAs when concluding upon geographical distribution of loans.

Description of Institution

Axos is a non-traditional savings bank headquartered in San Diego, California. Banking services are provided nationally via a technology-based banking platform. Axos is a wholly owned subsidiary of Axos Financial, Inc, headquartered in Las Vegas, NV. The bank opened for business on July 4, 2000.

Axos began the evaluation period with three full-service branches located in San Diego-Chula Vista-Carlsbad, California metropolitan statistical area (San Diego MSA), Las Vegas-Henderson-Paradise, Nevada MSA (Las Vegas MSA), and Columbus, Ohio MSA (Columbus MSA). On September 30, 2021, the bank closed the Columbus, Ohio branch due to the lack of customer use given changes in depositor behavior during and following the COVID-19 pandemic. The bank's main branch is located in San Diego, California, and includes a full-service automated teller machine (ATM).

The bank's primary business strategy is to provide traditional commercial and consumer banking products through an efficient technology-based banking platform. Axos provides banking services primarily through internet and mobile banking platforms across all 50 states. The bank is a full-service financial institution that offers a variety of deposit and lending products to consumers and businesses. Products include consumer loans and deposits, single family residential mortgages, commercial treasury management services, and commercial deposits and loans. Customers can open deposit accounts and conduct banking transactions through the internet, mobile access, or bank branches. Customers can also deposit and withdraw funds using the full-service ATM at the main branch in San Diego, California. The bank distributes its loan products through retail, correspondent, and wholesale channels.

As of December 31, 2021, Axos had total assets of $14.0 billion and tier 1 capital of $1.4 billion. Total net loans and leases outstanding total $12.6 billion. Axos is primarily a residential mortgage lender, with residential loans (1-4 family and multifamily) representing more than 50 percent of total loans. The bank's loan portfolio consisted of 33.9 percent 1-4 family residential, 18.6 percent multifamily, 17.0 percent construction and development, 12.3 percent commercial and industrial, 9.2 percent non-farm non-residential, 3.8 percent loans to individuals, and 5.2 percent in all other loans. Total deposits were $12.3 billion.

There are no legal, financial, or other factors that impede the bank's ability to help meet the credit needs of its AAs. Axos received a "Satisfactory" rating in its previous CRA evaluation dated March 4, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses the bank's performance under the large bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2019, through December 31, 2021.

For the Lending Test, the OCC analyzed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small loans made to businesses and farms reported under the CRA. Primary loan products, for the purposes of this review, are products in which the bank originated at least 20, loans within an AA during one or more of the analysis periods within the overall evaluation period. For HMDA analysis and conclusions of lending activity, geographical distribution, and borrower distribution, we consolidated the bank's home purchase, home refinance, home improvement, and

multifamily loans. We concluded on all home mortgage and small loans to businesses that met the definition of a primary loan product in the bank's respective AAs.

For the borrower distribution analysis, consideration was given to the impact of home affordability for LMI borrowers in higher cost areas when comparing the distribution of home mortgage loans to the demographics. In San Diego, it is difficult for many LMI borrowers to afford a home as the area's median housing value is very high relative to the median household income.

The OCC also evaluated CD loans, qualified investments, and CD services from January 1, 2019, through December 31, 2021.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. Refer to the Scope section under each State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings.

When determining the rating, the OCC gave the most weight to the state of California, in particular the San Diego MSA. The OCC placed greater weight on the state of California as 83.0 percent of the bank's deposits are centered in the San Diego MSA, and it is the bank's headquarters. The OCC gave more weight to the bank's HMDA loan performance because home mortgage lending constituted 59.8 percent of total number and 75.3 percent of lending production by the dollar volume, within the full-scope AAs.

The state ratings are based on performance in all bank AAs. Refer to the Scope section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of California

CRA rating for the State of California: Satisfactory

The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to AA credit needs.
- The bank exhibits an excellent geographic distribution of loans in its AA.
- The bank exhibits a poor distribution of loans among individuals of different income levels and businesses.
- The institution has a good level of qualified CD investments and grants. CD investments were responsive to affordable housing needs.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels. Axos provided an adequate level of CD services during the evaluation period, which supported the overall rating.

Description of Institution's Operations in California

The San Diego MSA represents Axos' most significant AA out of three rating areas in terms of deposits, with 83.0 percent of total bank deposits. As of December 31, 2021, the bank delineated the entirety of San Diego County as their AA. San Diego County is the most southwestern county in the contiguous United States. The AA meets the requirement of the regulation and does not arbitrarily exclude any LMI CTs. The bank operates one branch and one full-service ATM in the state of California. The branch and full-service ATM are located in the San Diego MSA.

The San Diego MSA has over 3.2 million residents. Within the AA, 9.7 percent of CTs are designated as low-income and 22.6 percent of CTs are designated as moderate-income. Within the AA, 23.6 percent of families are low-income and 16.9 percent of families are moderate-income, with 10.6 percent of families living below the poverty income level. The 2020 adjusted median family income was $75,179.

According to the June 30, 2021 Federal Deposit Insurance Corporation (FDIC) Summary of Deposits Report, Axos held a total of $9.1 billion in deposits in the San Diego MSA, representing 6.6 percent of bank wide deposits in the AA. The bank's market share of deposits ranked sixth out of 48 deposit-taking institutions. There is strong competition for deposits, and the five depository institutions with the highest deposit market share in the San Diego MSA are Wells Fargo Bank, National Association, JP Morgan Chase Bank, National Association, Bank of America, National Association, MUFG Union Bank, National Association, and Silvergate Bank. These banks combined have a 66.7 percent deposit market share.

The bank's primary lending products in the AA are home mortgage and small business loans. Based on HMDA reported loans, the bank originated or purchased 1,056 home mortgage loans totaling $659.0 million in the AA throughout the review period. This represented 9.3 percent of home mortgage loans bank wide by number and 8.4 percent by dollar volume. Based on CRA reported small business loans, the bank originated or purchased 238 small business loans totaling $29.6 million. This represented 2.6 percent of small business loans bank wide by number and 5.3 percent by dollar volume.

During the evaluation period, the job market experienced large swings in unemployment rates. The unemployment rate at the beginning of the evaluation period (January 2019) equaled to 3.9 percent (4.9 percent statewide and 4.0 percent nationally). Unemployment in the AA peaked in April 2020 at 16.1 percent (15.8 percent statewide and 14.7 percent nationally). This coincides with the proliferation of the COVID-19 pandemic across the country. By the end of the evaluation period, on December 31, 2021, unemployment within the AA had fallen to 4.2 percent (5.0 percent statewide and 3.9 percent nationally).

San Diego has a diverse economy with various public and large private organizations operating within the county. The county has a large and very active international port. The San Diego Harbor is a hub for tourism and international shipping and includes a Naval Station. According to Moody's, the largest employment sectors in the San Diego economy are Professional and Business Services, Government, Education and Health Services, and Leisure and Hospitality Services. Some of the largest employers in the AA are the University of California, 32nd St. Naval Station, Kaiser Permanente, University of California San Diego Health, San Diego Community College, Merchants Building Maintenance, Page One Seo, Scripps Research Institute, and Sharp Grossmont Rehab Center.

According to Table A, the median housing value for a home in the San Diego MSA was $458,248. Just over 32.3 percent of CTs are low- or moderate-income, and although LMI households make up 40.5 percent of all households in the MSA, only 29.4 percent of housing units in the AA are located in LMI CTs. The OCC conducted an affordability analysis in the San Diego MSA using the information in Table A to establish a median housing value and median family income. The OCC determined that for LMI individuals, they would have to expend greater than 30 percent of their income to afford the principal and interest payment of a 30-year mortgage at five percent. Based on the information in Table A, low-income families earn less than $37,590, and moderate-income families earn between $37,590 and $60,143. Using the threshold of 30 percent of income for housing affordability, a low-income individual could afford a maximum monthly payment of $940 without including additional expenses or real estate taxes, and a moderate-income individual could afford a maximum monthly payment of $1,503. The maximum monthly payment for both a low or moderate-income individual is inadequate to support the estimated principal and interest payment on a house within the community at approximately $2,400. When including additional expenses for taxes and insurance, it becomes even more difficult for LMI individuals to afford a mortgage within the AA.

The OCC utilized two community contacts performed during the evaluation period for this AA. The first community contact is a housing organization operating in San Diego County. The organization's mission is to provide high-quality, affordable housing and promote economic self-reliance. The community contact stated that high land and construction costs have impacted affordable housing, due to increased costs in development. The community contact indicated a need for financial institutions to participate with affordable housing developments and Community Development Financial Institutions (CDFI). The second community contact worked for another housing organization operating in San Diego County. This organization's mission focused on providing affordable apartment communities for

seniors and people with disabilities. This contact stated that due to the COVID-19 pandemic, people are struggling financially and are experiencing difficulties obtaining and/or maintaining mortgage financing. The community contact indicated a need for capital for affordable housing, nonprofit grant support, and low-cost deposit banking services for LMI individuals.

San Diego MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Diego-Chula Vista-Carlsbad CA MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	628	9.7	22.6	32.5	34.1	1.1
Population by Geography	3,223,096	8.9	23.6	32.5	34.7	0.3
Housing Units by Geography	1,180,806	7.7	21.7	34.2	36.5	0.0
Owner-Occupied Units by Geography	579,079	2.8	15.1	35.5	46.6	0.0
Occupied Rental Units by Geography	515,078	13.1	28.8	32.8	25.2	0.0
Vacant Units by Geography	86,649	7.6	22.8	33.8	35.8	0.0
Businesses by Geography	302,002	5.5	14.9	34.8	44.6	0.2
Farms by Geography	5,749	4.2	17.6	37.8	40.4	0.0
Family Distribution by Income Level	731,328	23.6	16.9	17.8	41.7	0.0
Household Distribution by Income Level	1,094,157	24.8	15.7	17.1	42.4	0.0
Median Family Income MSA - 41740 San Diego-Chula Vista-Carlsbad, CA MSA		$75,179	Median Housing Value			$458,248
			Median Gross Rent			$1,404
			Families Below Poverty Level			10.6%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in California

Ratings in the state of California are based entirely on the bank's performance in the San Diego MSA. The San Diego MSA was selected for analysis using full-scope procedures as it is the bank's headquarters and only AA in the state of California.

We consider home mortgage and small loans to businesses to be the bank's primary lending products in the full-scope AA. Greater weight was placed on the bank's home mortgage lending as this constituted 81.6 percent of the total number and 95.7 percent of the lending production by dollar volume within the San Diego MSA.

The rating is based on results of the full-scope area. Please see Appendix A for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CALIFORNIA

LENDING TEST

The bank's performance under the Lending Test in California is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the San Diego MSA is adequate.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State Loans	% State Deposits
San Diego MSA	1,056	238	17	1,311	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans (000's)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State* Loans	% State Deposits
San Diego MSA	$659,039	$29,603	$27,903	$716,545	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

According to the June 30, 2021, FDIC Summary of Deposits Report, Axos had a total of $9.1 billion in deposits in the San Diego MSA. Axos had a 6.6 percent market share of deposits. The bank's market share of deposits ranked sixth out of 48 deposit-taking institutions. The bank's deposit market share ranking was in the top 12.5 percent in the AA.

According to 2021 peer mortgage data, Axos had a 0.2 percent market share of HMDA loan originations. Axos' market share of HMDA loan originations was significantly below their deposit market share. The bank's HMDA market share ranked 89th out of 807 HMDA loan originators. The bank market share of HMDA loan originations ranked in the top 11.0 percent in the AA. The bank's market share ranking of HMDA loan originations relative to all HMDA lenders was stronger than Axos' deposit market share ranking.

According to 2021 peer small business data, Axos had a 0.01 percent market share of small business loan originations. The bank's small business market share was significantly below their deposit market share. Axos' market share ranking of small business loan originations was 89th out of 255 small business lenders. The bank's small business market share ranked in the top 34.9 percent of all small business lenders. The bank's market share ranking was well below Axos' deposit market share ranking.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in the state of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was excellent. The proportion of home mortgage loans in low-income CTs exceeded both the percentage of owner-occupied housing units and the aggregate industry distribution of lending in those geographies. The proportion of home mortgage loans in moderate-income geographies was near the percentage of owner-occupied housing and approximates the aggregate industry distribution of home mortgage loans in those geographies.

Small Loans to Businesses

Refer to Table Q in the state of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is adequate. The proportion of bank small loans to businesses in low-income CTs was significantly below both the proportion of small businesses and the aggregate industry distribution of lending in those geographies. The proportion of bank small loans to businesses in moderate-income CTs exceeded both the proportion of small businesses and aggregate distribution of lending in those geographies.

Lending Gap Analysis

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the San Diego MSA. Examiners did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a poor distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is poor. When determining the conclusion, the OCC considered the impact of housing affordability on LMI individuals in our assessment. Therefore, greater significance was placed on performance compared to the aggregate distribution of home mortgage loans. The proportion of bank home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of home mortgage loans to moderate-income borrowers was significantly below the percentage of moderate-income families and below the aggregate industry distribution of home mortgage loans to those families.

Small Loans to Businesses

Refer to Table R in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of originations and purchases of small loans to businesses by revenue category is adequate. While the proportion of loans to businesses with revenues of $1.0 million or less was significantly below both the percentage of those businesses and the aggregate distribution, as detailed in at the beginning section of this document, we considered the impact of PPP loans on the bank's ability to collect revenue information, which represent 63.9 percent of the small loans to businesses. After considering the data limitations and impact of PPP lending, the overall distribution of small business lending is adequate.

Community Development Lending

The institution made an adequate level of CD loans. CD lending had a neutral impact on the Lending Test rating.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Throughout the evaluation period, Axos originated 17 CD loans totaling $27.9 million in the AA. CD loan volume was equivalent to 2.5 percent of allocated tier 1 capital. CD loans were particularly responsive to affordable housing needs in the AA as 100 percent of CD loans had an affordable housing purpose. CD loans were not innovative or complex. Some examples of meaningful CD loans are provided below:

- The bank made a $2.6 million loan to support affordable housing. The project provided 12 units of affordable housing and 100 percent of the rents are affordable to moderate-income individuals.

- The bank made eight PPP loans that qualified as CD loans for the purpose of affordable housing.

Broader Regional and Statewide Area
Axos made 141 CD loans totaling $247.8 million that benefitted the broader regional area of Southern California. Additionally, Axos made 74 CD loans totaling $131.2 million that benefitted the greater statewide area of California. All CD loans benefitted affordable housing in their respective areas. The bank received positive consideration for these activities.

Product Innovation and Flexibility

The institution makes limited use of innovative and/or flexible lending practices in order to serve AA credit needs.

Within the San Diego MSA, Axos made 152 PPP loans totaling $20.9 million, of which 23 loans totaling $1.7 million were located in either a low- or moderate-income CT. PPP loans provided flexible funding support to small businesses during the COVID 19 Pandemic. Additionally, Axos made 60 salary

finance loans totaling $349,000, of which 18 loans totaling $100,000 were made to individuals in LMI CTs. Salary finance loans provide flexibility by providing access to funds prior to receiving a paycheck.

Statewide Area
Within the greater statewide area of California, the bank made 54 PPP loans totaling $22.1 million that were located in either a low- or moderate-income CT.

INVESTMENT TEST

The bank's performance under the Investment Test in California is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the San Diego MSA is good.

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution makes significant use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
San Diego MSA	15	23,022	38	26,695	53	100.0	49,717	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Throughout the evaluation period, the bank had 53 qualifying CD investments and grants totaling $49.7 million, which is equivalent to 4.4 percent of allocated tier 1 capital. The bank made 38 current period investments and grants totaling $26.7 million. Additionally, the AA benefitted from ongoing impact of 15 prior period CD investments totaling $23.0 million. The bank's CD investments were responsive to affordable housing needs. CD investments in affordable housing accounted for 75.8 percent of the total CD investments in the AA. Some examples of meaningful qualified investments are listed below:

- The bank made two CD investments totaling $21.0 million in Low-Income Housing Tax Credit programs, providing capital to construct and operate low-income housing within the AA.

- The bank made one CD investment totaling $5.0 million in a local municipal school district bond, providing proceeds for capital improvements. The school district is comprised of 64.0 percent of the students receiving free and reduced lunches.

- The bank made four CD grants totaling $273,000 benefitting affordable housing in the AA. The CD grants provided funds to two community organizations providing services in San Diego County. One organization assists police officers when purchasing housing in LMI CTs. The other organization supports small businesses, community development, and affordable housing.

- The bank made four CD grants totaling $40,000 benefitting community services in the AA. The CD grants provided no-cost surgery and medical care to LMI children.

Broader Regional Area
The bank made one CD investment in the broader regional area of Southern California for $715,000 benefitting a school district where the majority of the students qualify for free and reduced lunches.

SERVICE TEST

The bank's performance under the Service Test in California is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Reviews

Based on a full-scope review, the bank's performance in the San Diego MSA is adequate.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
San Diego MSA	100.0	1	100.0	0.0	0.0	100.0	0.0	8.9	23.6	32.5	34.7

As noted throughout this report, Axos' business strategy leverages technology and mobile device applications as the primary mechanism to deliver banking services to its customers. While the bank has one physical branch located within the AA, operations are limited, and customers primarily use alternative delivery systems to access banking services. Alternative delivery systems including ATMs, telephone, mobile banking, internet banking, and online account opening. These systems provided additional delivery, availability and access to banking services for both retail and business customers.

The percentage of bank branches in LMI CTs is below the percentage of the population in LMI CTs. The bank's only branch and deposit-taking ATM are located in a middle-income geography. The branch is located along a major throughway with convenient access to surrounding communities via light rail and other public transportation.

The bank did not open or close any branches in this AA, throughout the evaluation period.

Services, including where appropriate, business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. The bank only has one branch in the AA, and the primary source of banking is via the internet. Bank hours are 9:00 a.m. to 5:00 p.m., Monday through Friday.

Community Development Services

The institution provided an adequate level of CD services. In total, the bank had 24 employees provide 967 hours of community service in the San Diego MSA. Community service hours consisted primarily of financial literacy and financial mentorship for LMI individuals. Some examples of meaningful service activities are listed below:

- In total, 16 bank employees provided financial literacy training to LMI individuals. Bank employees provided 72 hours of instruction for the FDIC Money Smart for Adults program. Additionally, bank employees provided 102 hours to local Junior Achievement participants. These CD services benefitted community service needs in the AA by providing financial literacy training to primarily LMI individuals.

- A senior executive provided 40 hours of CD services in the AA. The CD services benefitted two organizations in the AA. One organization provides support for Gold Star families, and the other organization provides CD services to homeless individuals in San Diego County.

State Rating

State of Nevada

CRA rating for the State of Nevada:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to the AA credit needs.
- The bank exhibits a good geographic distribution of loans in its AA.
- The bank exhibits a poor distribution of loans among individuals of different income levels and businesses of different sizes.
- The institution had a significant level of qualified CD investments and grants.
- Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. CD services had a neutral impact on the Service Test rating.

Description of Institution's Operations in Nevada

The Las Vegas MSA represents Axos' second-largest rated AA in terms of deposits, with 15.9 percent of bank deposits attributable to this AA. The AA consists of the entirety of Clark County. The AA meets the requirement of the regulation and does not arbitrarily exclude any LMI CTs. Axos operates one branch within the Las Vegas MSA.

According to the June 30, 2021 FDIC Summary of Deposits Report, Axos held $1.7 billion in deposits in Clark County, NV, ranking 10th out of 42 deposit-taking institutions and representing 1.7 percent market share. The top five institutions with the highest deposit market share in Clark County, NV are Bank of America, National Association, Wells Fargo Bank, National Association, Wells Fargo National Bank West, Charles Schwab Trust Bank, and JP Morgan Chase Bank, National Association. The top five banks combined for a 70.4 percent deposit market share in the Las Vegas MSA.

During the evaluation period, the bank originated 486 home mortgage loans totaling $168.2 million in the AA. This represented 4.3 percent of home mortgage loans bank wide by number and 2.2 percent by dollar volume. Based on CRA small business reported loans, the bank also originated or purchased 213 small business loans totaling $13.9 million in the AA. This represented 2.3 percent of small business loans bank wide by number and 2.5 percent by dollar volume.

According to Moody's, the largest employment sectors in the Las Vegas MSA economy are Leisure and Hospitality Services, Retail Trade, Professional and Business Services, Education and Health Services, and Government. The top employers in the AA are Nellis Air Force Base and nine separate casino operators.

According to Table A in the Las Vegas MSA, the median housing value for a home in the Las Vegas AA was $169,213. The AA consists of 32.0 percent LMI CTs. LMI families make up 39.1 percent of all families in the MSA. In total, 30.5 percent of housing units in the AA are located in LMI CTs. We conducted an affordability analysis in the Las Vegas MSA based on a 30-year mortgage at 5 percent interest. Based on the information in Table A, low-income families earn less than $29,997, and moderate-income families earn between $29,997 and $47,994. Using the threshold of 30 percent of income for housing affordability, a low-income individual could afford a maximum monthly payment of $750 without including additional expenses or real estate taxes, and a moderate-income individual could afford a maximum monthly payment of $1,120. The maximum monthly payment for both a low and moderate-income individual is adequate to support the estimated principal and interest payment on a house within the community at approximately $700 to $800. Therefore, we considered the median housing value affordable for some LMI individuals in this AA, throughout the evaluation period.

The Las Vegas MSA experienced very large swings in unemployment rates due to the COVID-19 pandemic and the loss of tourism/gaming revenue. Unemployment on January 1, 2019, in the Las Vegas MSA was 4.9 percent (4.8 percent statewide and 4.0 percent nationwide). Unemployment in the AA spiked in April 2020 to 34.0 percent (30.3 percent statewide and 14.7 percent nationwide). This coincides with the proliferation of the COVID-19 pandemic across the country. By the end of the evaluation period on December 31, 2021, unemployment within the AA had fallen to 5.7 percent (5.0 percent statewide and 3.9 percent nationally).

We utilized one community contact performed during the evaluation period in this AA. The community contact worked for a CDFI operating within Clark County. The CDFI provides small business loans and technical support expertise to economically disadvantaged individuals and in underserved communities. The community contact shared that there is a need for small business micro-lending with flexible terms within the AA. The contact also highlighted the need for financial education, employment assistance, down payment assistance, and job training.

Las Vegas MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Las Vegas-Henderson-Paradise NV MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	487	5.7	26.3	37.2	30.6	0.2
Population by Geography	2,035,572	5.0	25.3	39.2	30.3	0.2
Housing Units by Geography	857,131	5.6	24.9	38.7	30.6	0.2
Owner-Occupied Units by Geography	380,425	1.9	16.9	41.7	39.5	0.0
Occupied Rental Units by Geography	344,021	8.7	33.0	36.9	21.1	0.2
Vacant Units by Geography	132,685	8.1	27.0	34.8	29.5	0.6
Businesses by Geography	131,791	3.6	21.0	38.7	36.1	0.6
Farms by Geography	1,815	2.3	20.1	40.5	37.0	0.1
Family Distribution by Income Level	465,442	20.7	18.4	20.5	40.5	0.0
Household Distribution by Income Level	724,446	22.6	17.0	18.8	41.6	0.0
Median Family Income MSA - 29820 Las Vegas-Henderson-Paradise, NV MSA		$59,993	Median Housing Value			$169,213
			Median Gross Rent			$1,032
			Families Below Poverty Level			11.9%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Nevada

This review includes a full-scope review of the bank's performance in Nevada. The Las Vegas MSA is the bank's only AA in Nevada and performance in this AA will determine the overall ratings for the state.

The OCC considered home mortgage and small loans to businesses to be the bank's primary lending products. Greater weight was placed on the bank's home mortgage lending as this constituted 69.5 percent of the total number of originations and 92.4 percent of lending production by dollar volume within the Las Vegas MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEVADA

LENDING TEST

The bank's performance under the Lending Test in Nevada is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Las Vegas MSA is adequate.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State Loans	% State Deposits
Las Vegas MSA	486	213	0	699	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Volume of Originations (000's)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State* Loans	% State Deposits
Las Vegas MSA	$168,190	$13,929	$0	$182,119	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

According to the June 30, 2021 FDIC Summary of Deposits Report, Axos had a total of $1.7 billion in deposits in the Las Vegas MSA and a 1.7 percent market share of deposits. The bank's market share of deposits ranked 10th out of 42 deposit-taking institutions. The bank's deposit market share ranking was in the top 23.8 percent in the AA.

According to 2021 peer mortgage data, Axos had a 0.1 percent market share of HMDA loan originations. Axos' market share of HMDA loan originations was significantly below Axos' deposit market share. The bank's HMDA market share ranked 111th out of 606 HMDA loan originators. The bank market share of HMDA loan originations ranked in the top 18.3 percent in the AA. The bank's market share ranking relative to all HMDA lenders was stronger than Axos' deposit market share ranking.

According to 2021 peer small business data, Axos had a 0.04 percent market share of small business loan originations. The bank's small business market share was significantly below Axos' deposit market share. The bank's market share ranking of small business loan originations ranked 59th out of 251 and in the top 23.5 percent of all small business lenders. The bank's market share ranking of small business loan originations relative to all small business lenders was stronger than Axos' deposit market share ranking.

Distribution of Loans by Income Level of the Geography

The bank exhibits a good geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in the state of Nevada section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was good. The proportion of the bank's home mortgage loans in low-income CTs exceeded both the percentage of owner-occupied housing units and the aggregate industry distribution of lending in those geographies. The proportion of the bank's home mortgage loans in moderate-income geographies was well below the percentage of owner-occupied housing and below the aggregate industry distribution of home mortgage loans in those geographies.

Small Loans to Businesses

Refer to Table Q in the state of Nevada section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is good. The proportion of bank small loans to businesses in low-income CTs exceeded both the proportion of small businesses and the aggregate industry distribution of lending in those geographies. The proportion of bank small loans to businesses in moderate-income CTs was well below the proportion of small businesses and below the aggregate distribution of lending in those geographies.

Lending Gap Analysis

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the Las Vegas MSA. Examiners did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a poor distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of Nevada section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is very poor. The proportion of bank home mortgage loans to LMI borrowers was significantly below both the percentage of LMI families and the aggregate industry distribution of home mortgage loans to those borrowers.

Small Loans to Businesses

Refer to Table R in the state of Nevada section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of originations and purchases of small loans to businesses by revenue category is excellent. When determining the conclusion, the OCC considered the fact that 22.1 percent of the bank's small loans to businesses were PPP loans that did not have revenue information. Consideration of the bank's PPP lending had a positive effect on our assessment of the bank's Distribution of Loans by Income Level of the Borrower.

The proportion of loans to businesses with revenues of $1 million or less was well below the percentage of those businesses and exceeded aggregate industry distribution of loans to those businesses.

Community Development Lending

The institution has made few, if any, CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank did not make any CD loans throughout the evaluation period in the full-scope AA. CD lending had a negative impact of the Lending Test rating in Nevada.

Product Innovation and Flexibility

The institution makes little use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank's use of innovative and flexible lending products supported the Lending Test rating.

Throughout the evaluation period, the bank made 47 PPP loans totaling $6.7 million, of which three loans for $1.2 million were located in either a low- or moderate-income CT.

INVESTMENT TEST

The bank's performance under the Investment Test in Nevada is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Las Vegas MSA is good.

As detailed in the following chart, the institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution rarely uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Las Vegas MSA	0	0	11	15,629	11	100.0	15,629	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Throughout the evaluation period, the bank made 11 current period investments totaling $15.6 million. The bank's CD investments were equivalent to 7.2 percent of allocated tier 1 capital. The bank's CD investments were responsive to affordable housing needs. CD investments in affordable housing accounted for 100 percent of the total investments in the AA. Some examples of meaningful qualified investments are provided below:

- The bank made seven CD investments totaling $15.6 million in mortgage-backed securities in which the underlying properties benefitted primarily LMI individuals.

- The bank made four CD grants benefitting community services in the AA. The CD grants provided funds to three community organizations benefitting LMI individuals with financial literacy, job placement, and work readiness.

SERVICE TEST

The bank's performance under the Service Test in Nevada is rated Low Satisfactory.

Conclusions for Area Receiving a Full-scope Review

Based on a full-scope review, the bank's performance in the Las Vegas MSA is adequate.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Las Vegas MSA	100.0	1	100.0	0.0	0.0	100.0	0.0	5.0	25.3	39.2	30.3

*Due to N/A CTs the total will not equal 100.0 percent

As noted throughout this report, Axos' business strategy leverages technology and mobile device applications to deliver banking services to its customers. While the bank has one physical branch located within the AA, operations are limited and customers primarily use alternative delivery systems to access banking services. Alternative delivery systems including ATMs, telephone, mobile banking, internet banking, and online account opening. These systems provided additional delivery, availability and access to banking services for both retail and business customers.

The percentage of bank branches in LMI CTs was below the percentage of the population in those geographies. The bank's only branch in the AA is located in a middle-income geography.

The bank did not open or close any branches in Nevada throughout the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. Bank hours are 9:00 a.m. to 5:00 p.m., Monday through Friday at the bank's only branch in the rating area.

Community Development Services

The institution provides few, if any, CD Services. The bank did not provide any CD services in the Las Vegas MSA. When determining the impact of CD Services in Nevada, the OCC considered the circumstances related to restricted opportunities for in-person community contact due to the COVID-19 pandemic throughout 2020 and 2021 and the bank's limited physical presence in Nevada. The majority of the bank's operations and key leadership positions are managed out of the San Diego office. Travel and other restriction tied to the COVID-19 pandemic impacted Axos' ability to conduct outreach in the region. CD Services had a neutral impact on the Service Test rating.

State Rating

State of Ohio

CRA rating for the State of Ohio: Satisfactory

The Lending Test is rated: Needs to Improve
The Investment Test is rated: Outstanding
The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to AA credit needs.
- The bank exhibits a poor geographical distribution of home mortgage loans.
- The bank exhibits a very poor distribution of loans among individuals of different income levels.
- The bank did not make any CD loans in the Columbus MSA.
- The institution has an excellent level of qualified CD investments and grants.
- Delivery systems are reasonably accessible to portions of the AA.

Description of Institution's Operations in Ohio

The AA in Ohio includes all of Franklin County and includes the capital city of Columbus (Columbus MSA). Out of Axos' three AAs, Axos has the lowest level of business activity in this AA, with 1.1 percent of bank wide deposits attributable to the Columbus MSA. The AA meets the requirement of the regulation and does not arbitrarily exclude any LMI CTs. Axos closed its branch in the Columbus AA on September 30, 2021.

According to the June 30, 2021 FDIC Summary of Deposits Report, Axos had a total of $122.4 million in deposits in the Columbus MSA and a 0.2 percent market share of deposits in the AA. The bank's market share of deposits ranked 22nd out of 36 deposit-taking institutions placing the bank in the top 61.0 percent. The top five institutions with the highest deposit market share in the Columbus AA are The Huntington National Bank, JP Morgan Chase Bank, National Association, PNC Bank, National Association, Fifth Third Bank, National Association, and Bank of America, National Association. These five banks combined represent an 87.8 percent deposit market share.

The Columbus MSA has over 1.2 million residents. In total, 21.5 percent of CTs in the county are low-income and 26.8 percent are moderate-income. The AA consists of 24.8 percent of families classified as low-income and 17.5 percent classified as moderate-income. Within the Columbus MSA, 12.8 percent of families have income that fall below the poverty level. The 2020 adjusted median family income was $70,454.

Throughout the evaluation period, the bank's lending focus in the AA was on home mortgage and small business loans. Based on HMDA reported loans, the bank originated or purchased 167 home mortgage loans totaling $43.6 million. This represented 1.4 percent of home mortgage loans bank wide by number and 0.6 percent by dollar volume. Based on CRA small business reported loans, the bank also originated or purchased five small business loans, totaling $699,000 in the AA. This represents 0.1 percent of small business loans bank wide by number and 0.1 percent by dollar volume.

The unemployment rate at the beginning of the evaluation period in the Columbus MSA was 4.4 percent (5.2 percent statewide and 4.0 percent nationally). Unemployment in the AA spiked in April 2020 to 12.6 percent (15.9 percent statewide and 14.7 percent nationally). This coincides with the proliferation of the COVID-19 pandemic across the country. By the end of the evaluation period on December 31, 2021, unemployment within the AA had fallen to 2.9 percent (3.5 percent statewide and 3.9 percent nationally).

According to Moody's, the largest employment sectors in the Columbus MSA economy are Professional and Business Services, Government, Education and Health Services, Retail Trade, and Leisure and Hospitality Services. Some of the top employers in the AA are Ohio State University, OhioHealth, JPMorgan Chase and Co., Nationwide Children's Hospital, The Kroger Co., L Brands Inc., Mount Carmel Health System, Honda of America Manufacturing, and Huntington Bancshares. Employment in the construction and high-tech manufacturing sectors is expected to provide economic support for the Columbus MSA in the medium term.

According to Table A, the median housing value for a home in the Columbus MSA was $153,452. In total, 48.3 percent of CTs are considered low- or moderate-income. LMI families make up 42.3 percent of all families in the MSA. In the Columbus MSA, 43.1 percent of housing units in the AA are located in LMI CTs. The 2015 ACS data shows homeownership rates in the MSA's low-income CTs (7.7 percent) is significantly below the proportion of low-income families living in these CTs (24.8 percent). Based on the information in Table A, low-income families earn less than $35,227, and moderate-income families earn between $35,227 and $56,363. Using the threshold of 30 percent of income for housing affordability, a low-income individual could afford a maximum monthly payment of $881 without including additional expenses or real estate taxes, and a moderate-income individual could afford a maximum monthly payment of $1,409. The maximum monthly payment for a low and moderate-income individual is adequate to support the estimated principal and interest payment on a house within the community at $782. Therefore, we considered the fact that a home mortgage for the median housing value was affordable for some LMI individuals in this AA, throughout the evaluation period.

We utilized one community contact performed during the evaluation period. The community contact worked for a municipal development department within the AA. The community contact shared that due to the COVID-19 pandemic, there is a noticeably slower pace of development in downtown areas, a shortage of affordable housing, increased competition for residential homes from investment companies, and stress on certain small businesses. Additionally, the contact highlighted a need for awareness and utilization of available down payment assistance programs.

Columbus MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Columbus OH MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	284	21.5	26.8	24.3	26.4	1.1
Population by Geography	1,215,761	14.7	26.2	26.6	31.4	1.1
Housing Units by Geography	536,811	16.4	26.7	26.6	30.0	0.3
Owner-Occupied Units by Geography	258,868	7.7	22.6	29.3	40.3	0.0
Occupied Rental Units by Geography	222,078	21.8	30.7	25.5	21.5	0.6
Vacant Units by Geography	55,865	35.4	29.4	18.3	16.2	0.7
Businesses by Geography	97,382	12.1	20.3	25.3	41.7	0.7
Farms by Geography	1,721	9.8	21.3	29.3	39.3	0.2
Family Distribution by Income Level	279,594	24.8	17.5	19.0	38.6	0.0
Household Distribution by Income Level	480,946	26.2	17.1	17.6	39.2	0.0
Median Family Income MSA – 18140 Columbus, OH MSA		$70,454	Median Housing Value			$153,452
			Median Gross Rent			$852
			Families Below Poverty Level			12.8%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Ohio

This review includes a full-scope review of the bank's performance in Ohio. The Columbus MSA is the bank's only AA in Ohio, and performance in this AA will determine the overall ratings for the state.

The OCC considered home mortgages to be the bank's only primary lending product in the Columbus MSA. The bank did not originate 20 small business loans in the Columbus MSA throughout the evaluation period; therefore, small business loans were not considered a primary product. The limited number of loans to small businesses is consistent with the overall lower level of transactional and business development activity within the Ohio branch. Bank geographic and borrower distribution for the Lending Test will be based solely on home mortgage performance.

The bank closed its only branch in Ohio on September 30, 2021. This evaluation will consider performance in Ohio from January 1, 2019, through September 30, 2021.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

LENDING TEST

The bank's performance under the Lending Test in Ohio is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Columbus MSA is poor.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
Columbus MSA	167	5	0	172	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Volume of Originations (000's)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State* Loans	%State Deposits
Columbus MSA	$43,638	$699	$0	$44,337	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

According to the June 30, 2021 FDIC Summary of Deposits Report, Axos had a total of $122.5 million in deposits in the Columbus MSA. Axos had a 0.2 percent market share of deposits. The bank's market share of deposits ranked 22 out of 36 deposit-taking institutions. The bank's deposit market share ranking was in the top 61.1 percent of all deposit-taking institutions in the AA.

According to the 2021 peer mortgage data, Axos had a 0.1 percent market share of HMDA loan originations. Axos' market share of HMDA loan originations was below their deposit market share. The bank's HMDA market share ranked 112th out of 551 HMDA loan originators. The bank's market share of HMDA loan originations ranked in the top 20.3 percent in the AA. The bank's market share ranking of HMDA loan originations relative to all HMDA loan originators exceeded their deposit market share ranking.

Distribution of Loans by Income Level of the Geography

The bank exhibits a poor geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in the state of Ohio section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was poor. The proportion of the bank's home mortgage loans in low-income CTs was significantly below both the percentage of owner-occupied housing units and the aggregate industry distribution of lending in those geographies. The proportion of the bank's home mortgage loans in moderate-income geographies was below both the percentage of owner-occupied housing units and the aggregate industry distribution of home mortgage loans to those geographies.

Lending Gap Analysis

Examiners reviewed summary reports and maps and analyzed home mortgage lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in any of the areas reviewed.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a very poor distribution of loans among individuals of different income levels.

Home Mortgage Loans

Refer to Table P in the state of Ohio section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The proportions of bank home mortgage loans to LMI borrowers was significantly below both the percentage of LMI families and the aggregate industry distribution of home mortgage loans to those borrowers.

Community Development Lending

The bank did not make any CD loans throughout the evaluation period in this AA. CD lending had a negative impact on the Lending Test rating.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Product Innovation and Flexibility

The institution makes no use of innovative and/or flexible lending practices in order to serve AA credit needs.

Statewide Area
Within the state of Ohio outside of the Columbus MSA, Axos made six PPP loans totaling $2.8 million located in either low- or moderate-income CTs.

INVESTMENT TEST

The bank's performance under the Investment Test in Ohio is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Columbus MSA is excellent. The institution has an excellent level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits excellent responsiveness to credit and community economic development needs.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Columbus MSA	0	0	6	6,684	6	100.0	6,684	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Throughout the evaluation period, Axos made six qualified investments totaling $6.7 million. The investments were equivalent to 43.7 percent of allocated tier 1 capital. All of the investment dollars represent investments in mortgage-backed securities. The investments were responsive to affordable housing needs in the AA. An example of meaningful qualified investments is provided below:

- The investments were comprised of mortgage-backed securities containing small-balance loans for multifamily housing with five or more residential units, including those with Housing Voucher Choice Program vouchers and tax abatements.

SERVICE TEST

The bank's performance under the Service Test in Ohio is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Columbus MSA is adequate.

Retail Banking Services

Delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA, particularly LMI geographies and/or LMI individuals.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography*			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Columbus MSA	100.0	1	100.0	0.0	0.0	0.0	100.0	14.7	26.2	26.6	31.4

*Does not equal 100.0 percent due to N/A CTs

The branch distribution was well below the percentage of the population within LMI geographies. The bank's only branch in the AA was in an upper-income CT. The branch was closed on September 30, 2021.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Columbus MSA	0	1	0	0	0	-1

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank has exited the AA and no longer offers branch services in the Columbus MSA. The bank closed its only branch within the AA and no longer has a physical presence to serve the community. The bank stated they closed the branch due to circumstances related to the COVID-19 pandemic on September 30, 2021. Bank indicated reduced customer usage of the branch where it was not feasible to keep it open based on the level of foot traffic.

Closure of the Ohio branch did not significantly impact the bank's retail banking services within the assessment area given the bank's business strategy which leverages technology and alternative delivery systems to provide banking services. Alternative delivery systems, such as direct deposit, telephone banking, mobile banking, and online banking were available in the Columbus MSA while the branch was open and continues to be offered to customers within the region following branch closure. We placed no significant weight on these services, as no data was available to determine their impact on LMI individuals. Bank alternative delivery systems were available in the Columbus MSA while the branch was open.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. There was only one branch in the state of Ohio.

Community Development Services

The institution provides few, if any, CD services. When determining the impact of the lack of CD Services in Ohio, we considered the circumstances related to restricted opportunities for in-person community contact due to the COVID-19 pandemic throughout this evaluation period.

The bank did not provide any CD services within the AA throughout the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Home mortgage, Small Business, CD loans, CD investments, and CD services.	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State of California		
San Diego-Chula Vista-Carlsbad CA MSA	Full-Scope	San Diego County
State of Nevada		
Las Vegas-Henderson-Paradise NV MSA	Full-Scope	Clark County
State of Ohio		
Columbus OH MSA*	Full-Scope	Franklin County

*Evaluation period 1/1/2019 through 9/30/2021

Appendix B: Summary of State Ratings

Axos Bank Ratings				
Overall Bank:	**Lending Test Rating***	**Investment Test Rating**	**Service Test Rating**	**Overall Bank/State Rating**
Axos Bank	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State:				
California	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Nevada	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Ohio	Needs to Improve	Outstanding	Low Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000.

The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units**.**

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

Table R. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table S. **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

Table T. **Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to $500 thousand) originated and purchased by the bank to farms with revenues of $1 million or less to: 1) the percentage distribution of farms with revenues of greater than $1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table U. **Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. **Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

State of California

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2021
	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
San Diego MSA	1,056	659,039	100.0	215,863	2.8	2.9	2.8	15.1	14.0	14.2	35.5	27.3	34.0	46.6	55.8	49.0	0.0	0.0	0.0
Total	**1,056**	**659,039**	**100.0**	**215,863**	**2.8**	**2.9**	**2.8**	**15.1**	**14.0**	**14.2**	**35.5**	**27.3**	**34.0**	**46.6**	**55.8**	**49.0**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
San Diego MSA	1,056	659,039	100.0	215,863	23.6	0.9	3.1	16.9	7.1	9.4	17.8	18.6	18.4	41.7	63.8	49.9	0.0	9.6	19.2
Total	**1,056**	**659,039**	**100.0**	**215,863**	**23.6**	**0.9**	**3.1**	**16.9**	**7.1**	**9.4**	**17.8**	**18.6**	**18.4**	**41.7**	**63.8**	**49.9**	**0.0**	**9.6**	**19.2**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-2021
	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**
San Diego MSA	238	29,603	100.0	118,477	5.5	2.5	5.2	14.9	18.1	14.3	34.8	29.8	34.6	44.6	49.6	45.9	0.2	0.0	0.1
Total	**238**	**29,603**	**100.0**	**118,477**	**5.5**	**2.5**	**5.2**	**14.9**	**18.1**	**14.3**	**34.8**	**29.8**	**34.6**	**44.6**	**49.6**	**45.9**	**0.2**	**0.0**	**0.1**

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2019-2021
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
San Diego MSA	238	29,603	100.0	118,477	89.1	22.3	46.4	4.2	13.9	6.7	63.9
Total	**238**	**29,603**	**100.0**	**118,477**	**89.1**	**22.3**	**46.4**	**4.2**	**13.9**	**6.7**	**63.9**

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

State of Nevada

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2021
	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Las Vegas MSA	486	168,190	100.0	155,149	1.9	3.1	1.3	16.9	9.7	12.0	41.7	32.5	42.8	39.5	54.7	43.9	0.0	0.0	0.0
Total	**486**	**168,190**	**100.0**	**155,149**	**1.9**	**3.1**	**1.3**	**16.9**	**9.7**	**12.0**	**41.7**	**32.5**	**42.8**	**39.5**	**54.7**	**43.9**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Las Vegas MSA	486	168,190	100.0	155,149	20.7	1.6	5.0	18.4	6.8	14.3	20.5	20.0	20.5	40.5	62.6	37.7	0.0	9.1	22.6
Total	**486**	**168,190**	**100.0**	**155,149**	**20.7**	**1.6**	**5.0**	**18.4**	**6.8**	**14.3**	**20.5**	**20.0**	**20.5**	**40.5**	**62.6**	**37.7**	**0.0**	**9.1**	**22.6**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-2021
	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**
Las Vegas MSA	213	13,929	100.0	73,338	3.6	7.0	3.0	21.0	14.1	18.4	38.7	46.9	38.8	36.1	31.9	39.4	0.6	0.0	0.4
Total	**213**	**13,929**	**100.0**	**73,338**	**3.6**	**7.0**	**3.0**	**21.0**	**14.1**	**18.4**	**38.7**	**46.9**	**38.8**	**36.1**	**31.9**	**39.4**	**0.6**	**0.0**	**0.4**

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-2021
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Las Vegas MSA	213	13,929	100.0	73,338	86.7	55.9	43.6	4.4	22.1	8.9	22.1
Total	**213**	**13,929**	**100.0**	**73,338**	**86.7**	**55.9**	**43.6**	**4.4**	**22.1**	**8.9**	**22.1**

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

State of Ohio

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2021
	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Columbus MSA	167	43,638	100.0	71,286	7.7	3.0	7.6	22.6	15.6	20.4	29.3	19.2	28.2	40.3	62.3	43.8	0.0	0.0	0.1
Total	**167**	**43,638**	**100.0**	**71,286**	**7.7**	**3.0**	**7.6**	**22.6**	**15.6**	**20.4**	**29.3**	**19.2**	**28.2**	**40.3**	**62.3**	**43.8**	**0.0**	**0.0**	**0.1**

Source: 2015 ACS; 01/01/2019 – 9/30/21 Bank Data, 2021 HMDA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Columbus MSA	167	43,638	100.0	71,286	24.8	0.6	8.0	17.5	4.2	19.9	19.0	16.8	20.3	38.6	63.5	35.3	0.0	15.0	16.6
Total	**167**	**43,638**	**100.0**	**71,286**	**24.8**	**0.6**	**8.0**	**17.5**	**4.2**	**19.9**	**19.0**	**16.8**	**20.3**	**38.6**	**63.5**	**35.3**	**0.0**	**15.0**	**16.6**

Source: 2015 ACS; 01/01/2019 – 9/30/2021 Bank Data, 2021 HMDA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-2021
	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**Aggregate**
Columbus MSA	5	669	100.0	31,768	12.1	20.0	11.4	20.3	40.0	19.7	25.3	20.0	23.9	41.7	20.0	44.6	0.7	0.0	0.4
Total	**5**	**669**	**100.0**	**31,768**	**12.1**	**20.0**	**11.4**	**20.3**	**40.0**	**19.7**	**25.3**	**20.0**	**23.9**	**41.7**	**20.0**	**44.6**	**0.7**	**0.0**	**0.4**

Source: 2020 D&B Data; 01/01/2019 – 9/30/21 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

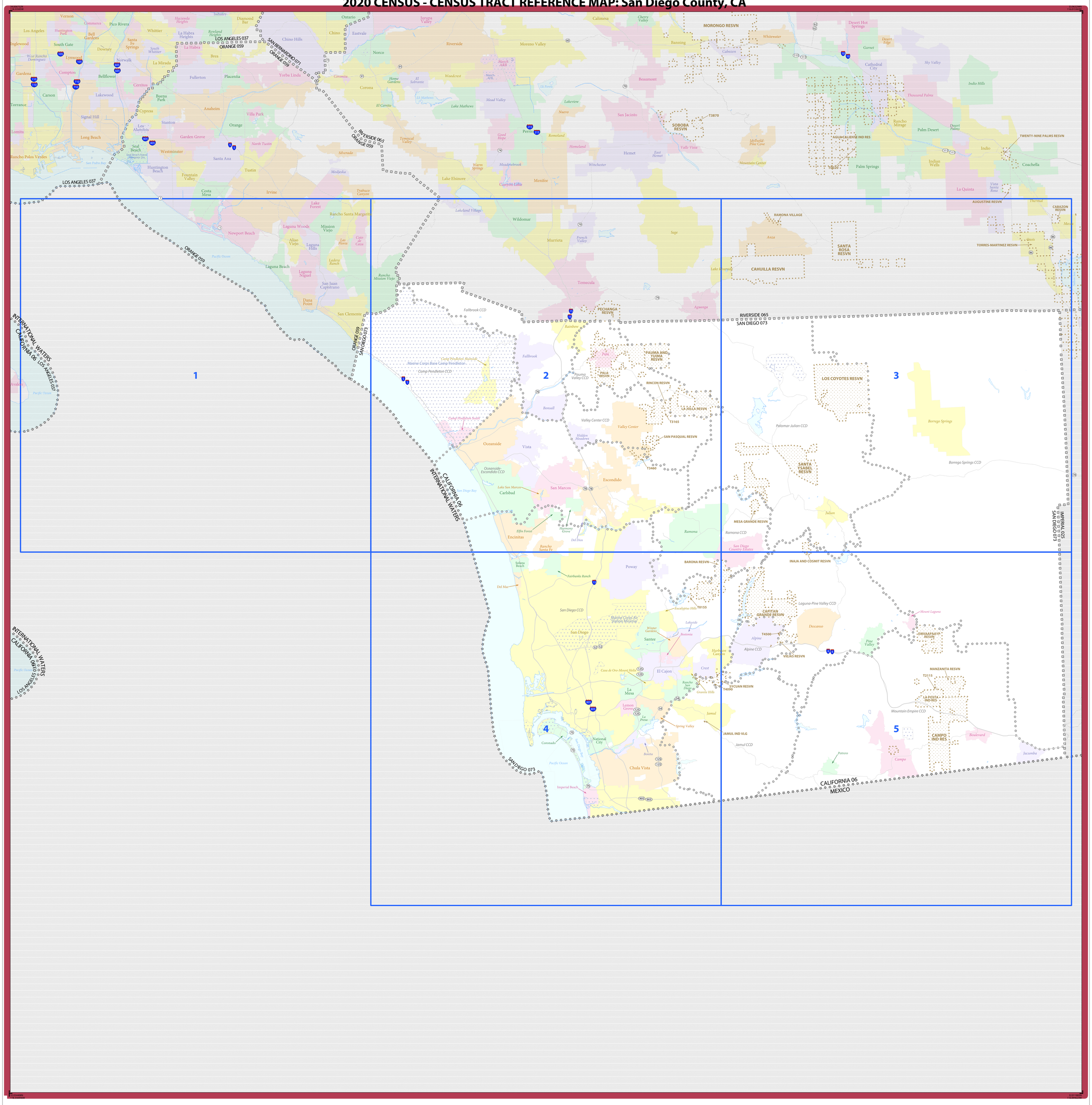
Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-2021
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Columbus MSA	5	669	100.0	31,768	83.6	20.0	43.7	5.4	0.0	11.0	80.0
Total	**5**	**669**	**100.0**	**31,768**	**83.6**	**20.0**	**43.7**	**5.4**	**0.0**	**11.0**	**80.0**

Source: 2020 D&B Data; 01/01/2019 – 9/30/21 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Maps of Assessment Areas

A map of each assessment area showing its boundaries, and on the map or in a separate list, the census population information contained within the assessment area.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: San Diego County, CA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International		CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		Incline Village 35100
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	95 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

Note: This index map sheet provides the map sheet configuration in relation to the subject entity. Due to scale limitations, map content may be simplified. Refer to parent and/or inset map sheets for detailed map content.

OFF-RESERVATION TRUST LAND NAMES

T0020	Agua Caliente
T0155	Barona
T2115	Manzanita
T2360	Morongo
T3165	Rincon
T3460	San Pasqual
T3870	Soboba
T4090	Sycuan
T4375	Twenty-Nine Palms
T4500	Viejas

0 7 14 21 28 35 Kilometers
0 4 8 12 16 20 Miles
The plotted map scale is 1:244,682

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 34 06 27
2nd Standard Parallel: 40 25 20
Central Meridian: -119 18 20
Latitude of Projection's Origin: 32 31 43
False Easting: 0
False Northing: 0

Total Sheets: 6 (Index 1; Parent 5; Inset 0)

NAME: San Diego County (073)
ENTITY TYPE: County or statistically equivalent entity
ST: California (06)

2020 CENSUS TRACT REF MAP (INDEX)
Sheet ID: 249606073000

California: 2020 Core Based Statistical Areas and Counties

Formatted for tabloid printing (11x17)

U.S. Census Bureau, Population Division

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 41740 - SAN DIEGO-CHULA VISTA-CARLSBAD, CA
State: CALIFORNIA
County: 073 - SAN DIEGO COUNTY
All Tracts: 737

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0001.00	4 - Upper	219.13	No	$130,800	$209,545	2908	618	21.25	1032	1220
CA	SAN DIEGO COUNTY	0002.01	4 - Upper	170.21	No	$130,800	$162,768	2001	501	25.04	628	751
CA	SAN DIEGO COUNTY	0002.02	3 - Middle	103.57	No	$130,800	$99,046	4441	1378	31.03	914	1541
CA	SAN DIEGO COUNTY	0003.01	3 - Middle	98.97	No	$130,800	$94,643	2155	682	31.65	229	581
CA	SAN DIEGO COUNTY	0003.02	3 - Middle	88.76	No	$130,800	$84,875	2811	958	34.08	467	593
CA	SAN DIEGO COUNTY	0004.00	3 - Middle	93.49	No	$130,800	$89,403	3794	1573	41.46	340	647
CA	SAN DIEGO COUNTY	0005.00	4 - Upper	146.73	No	$130,800	$140,313	3012	1080	35.86	569	924
CA	SAN DIEGO COUNTY	0006.00	4 - Upper	129.93	No	$130,800	$124,250	3182	1203	37.81	431	819
CA	SAN DIEGO COUNTY	0007.00	3 - Middle	107.32	No	$130,800	$102,625	4072	1432	35.17	663	1021
CA	SAN DIEGO COUNTY	0008.00	3 - Middle	99.22	No	$130,800	$94,883	4890	2229	45.58	924	1388
CA	SAN DIEGO COUNTY	0009.01	3 - Middle	91.63	No	$130,800	$87,625	3184	1678	52.70	283	302
CA	SAN DIEGO COUNTY	0009.02	3 - Middle	95.85	No	$130,800	$91,655	2479	1162	46.87	139	281
CA	SAN DIEGO COUNTY	0010.00	2 - Moderate	75.65	No	$130,800	$72,339	4690	2101	44.80	579	1143
CA	SAN DIEGO COUNTY	0011.00	3 - Middle	100.70	No	$130,800	$96,295	3000	1339	44.63	392	871

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0012.01	2 - Moderate	66.21	No	$130,800	$63,318	2235	1261	56.42	50	665
CA	SAN DIEGO COUNTY	0012.02	2 - Moderate	71.38	No	$130,800	$68,259	3216	1725	53.64	496	472
CA	SAN DIEGO COUNTY	0013.01	3 - Middle	95.62	No	$130,800	$91,439	2696	1349	50.04	358	354
CA	SAN DIEGO COUNTY	0013.02	3 - Middle	82.87	No	$130,800	$79,250	3331	1710	51.34	158	670
CA	SAN DIEGO COUNTY	0014.00	3 - Middle	112.36	No	$130,800	$107,448	3205	1166	36.38	506	1118
CA	SAN DIEGO COUNTY	0015.00	4 - Upper	130.96	No	$130,800	$125,231	3827	1630	42.59	717	1356
CA	SAN DIEGO COUNTY	0016.00	2 - Moderate	56.51	No	$130,800	$54,037	5244	3677	70.12	256	973
CA	SAN DIEGO COUNTY	0017.00	3 - Middle	80.82	No	$130,800	$77,292	4521	2526	55.87	625	1126
CA	SAN DIEGO COUNTY	0018.01	1 - Low	48.28	No	$130,800	$46,167	2003	1211	60.46	156	251
CA	SAN DIEGO COUNTY	0018.02	0 - Unknown	0.00	No	$130,800	$0	3061	1704	55.67	178	478
CA	SAN DIEGO COUNTY	0019.00	3 - Middle	115.76	No	$130,800	$110,694	3036	1008	33.20	972	1461
CA	SAN DIEGO COUNTY	0020.01	4 - Upper	201.44	No	$130,800	$192,625	3459	790	22.84	1190	1508
CA	SAN DIEGO COUNTY	0020.02	4 - Upper	147.71	No	$130,800	$141,250	2671	969	36.28	729	1055
CA	SAN DIEGO COUNTY	0021.00	3 - Middle	103.10	No	$130,800	$98,594	5235	3083	58.89	662	1413
CA	SAN DIEGO COUNTY	0022.01	1 - Low	42.20	No	$130,800	$40,362	3593	3151	87.70	412	741
CA	SAN DIEGO COUNTY	0022.02	2 - Moderate	52.60	No	$130,800	$50,298	4928	4503	91.38	202	667
CA	SAN DIEGO COUNTY	0023.01	1 - Low	48.98	No	$130,800	$46,842	2976	2454	82.46	184	412

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0023.02	1 - Low	37.12	No	$130,800	$35,500	6215	5771	92.86	447	813
CA	SAN DIEGO COUNTY	0024.01	2 - Moderate	56.62	No	$130,800	$54,145	4061	3085	75.97	338	916
CA	SAN DIEGO COUNTY	0024.02	1 - Low	37.65	No	$130,800	$36,007	4735	4404	93.01	98	695
CA	SAN DIEGO COUNTY	0025.01	2 - Moderate	53.35	No	$130,800	$51,023	5172	4519	87.37	512	1316
CA	SAN DIEGO COUNTY	0025.02	2 - Moderate	67.73	No	$130,800	$64,766	5929	4495	75.81	1180	2031
CA	SAN DIEGO COUNTY	0026.01	1 - Low	37.64	No	$130,800	$36,000	5326	4821	90.52	423	1446
CA	SAN DIEGO COUNTY	0026.02	2 - Moderate	51.37	No	$130,800	$49,127	4117	3674	89.24	199	1136
CA	SAN DIEGO COUNTY	0027.02	3 - Middle	81.37	No	$130,800	$77,813	5695	4040	70.94	702	978
CA	SAN DIEGO COUNTY	0027.03	2 - Moderate	76.30	No	$130,800	$72,961	7181	5689	79.22	1197	1511
CA	SAN DIEGO COUNTY	0027.05	2 - Moderate	61.38	No	$130,800	$58,698	4373	3750	85.75	994	1311
CA	SAN DIEGO COUNTY	0027.07	1 - Low	39.38	No	$130,800	$37,661	4687	4340	92.60	77	835
CA	SAN DIEGO COUNTY	0027.08	1 - Low	37.61	No	$130,800	$35,972	5570	5038	90.45	150	439
CA	SAN DIEGO COUNTY	0027.09	1 - Low	36.09	No	$130,800	$34,517	3487	3084	88.44	263	644
CA	SAN DIEGO COUNTY	0027.10	2 - Moderate	62.50	No	$130,800	$59,773	3943	3629	92.04	375	721
CA	SAN DIEGO COUNTY	0027.11	2 - Moderate	63.85	No	$130,800	$61,058	3170	2557	80.66	315	1018
CA	SAN DIEGO COUNTY	0027.12	2 - Moderate	59.23	No	$130,800	$56,643	4952	4254	85.90	856	1183
CA	SAN DIEGO COUNTY	0028.01	4 - Upper	127.12	No	$130,800	$121,563	5347	2461	46.03	280	404

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0028.03	2 - Moderate	60.06	No	$130,800	$57,434	5495	3332	60.64	651	1370
CA	SAN DIEGO COUNTY	0028.04	4 - Upper	123.68	No	$130,800	$118,276	4864	2066	42.48	886	1536
CA	SAN DIEGO COUNTY	0029.02	3 - Middle	89.73	No	$130,800	$85,806	6540	3479	53.20	1070	1532
CA	SAN DIEGO COUNTY	0029.03	3 - Middle	82.77	No	$130,800	$79,154	3826	2506	65.50	982	1325
CA	SAN DIEGO COUNTY	0029.04	3 - Middle	92.88	No	$130,800	$88,824	8957	4652	51.94	492	1148
CA	SAN DIEGO COUNTY	0029.05	2 - Moderate	75.84	No	$130,800	$72,528	4335	2715	62.63	721	1309
CA	SAN DIEGO COUNTY	0030.01	3 - Middle	86.41	No	$130,800	$82,629	4567	4045	88.57	887	1290
CA	SAN DIEGO COUNTY	0030.03	3 - Middle	80.99	No	$130,800	$77,452	5233	4110	78.54	1257	1523
CA	SAN DIEGO COUNTY	0030.04	2 - Moderate	52.74	No	$130,800	$50,438	4974	4572	91.92	735	1327
CA	SAN DIEGO COUNTY	0031.01	2 - Moderate	62.55	No	$130,800	$59,814	3919	3660	93.39	929	1179
CA	SAN DIEGO COUNTY	0031.03	2 - Moderate	75.30	No	$130,800	$72,012	6242	5779	92.58	1384	1774
CA	SAN DIEGO COUNTY	0031.05	2 - Moderate	78.59	No	$130,800	$75,158	4261	3835	90.00	1107	1393
CA	SAN DIEGO COUNTY	0031.07	3 - Middle	93.02	No	$130,800	$88,958	5870	5099	86.87	1202	1523
CA	SAN DIEGO COUNTY	0031.08	3 - Middle	98.04	No	$130,800	$93,750	3454	2809	81.33	791	975
CA	SAN DIEGO COUNTY	0031.09	3 - Middle	115.90	No	$130,800	$110,833	3037	2868	94.44	702	917
CA	SAN DIEGO COUNTY	0031.11	2 - Moderate	68.60	No	$130,800	$65,600	6139	5889	95.93	771	1472
CA	SAN DIEGO COUNTY	0031.12	3 - Middle	84.76	No	$130,800	$81,058	4754	4424	93.06	948	1071

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0031.13	3 - Middle	99.11	No	$130,800	$94,773	5045	4739	93.93	873	1232
CA	SAN DIEGO COUNTY	0031.14	3 - Middle	97.43	No	$130,800	$93,166	3133	2978	95.05	717	922
CA	SAN DIEGO COUNTY	0031.15	3 - Middle	86.46	No	$130,800	$82,683	6554	5789	88.33	1098	1369
CA	SAN DIEGO COUNTY	0032.01	3 - Middle	81.26	No	$130,800	$77,708	5077	4037	79.52	528	1625
CA	SAN DIEGO COUNTY	0032.02	2 - Moderate	76.18	No	$130,800	$72,854	4755	4163	87.55	802	1339
CA	SAN DIEGO COUNTY	0032.04	3 - Middle	96.87	No	$130,800	$92,639	3725	2897	77.77	898	1091
CA	SAN DIEGO COUNTY	0032.07	4 - Upper	133.33	No	$130,800	$127,500	6024	4358	72.34	1204	1446
CA	SAN DIEGO COUNTY	0032.08	2 - Moderate	70.94	No	$130,800	$67,835	6944	6387	91.98	960	1580
CA	SAN DIEGO COUNTY	0032.09	3 - Middle	80.05	No	$130,800	$76,554	5397	4952	91.75	704	958
CA	SAN DIEGO COUNTY	0032.11	3 - Middle	87.58	No	$130,800	$83,750	3144	2708	86.13	690	884
CA	SAN DIEGO COUNTY	0032.12	3 - Middle	107.98	No	$130,800	$103,256	4231	3723	87.99	739	1056
CA	SAN DIEGO COUNTY	0032.13	3 - Middle	117.30	No	$130,800	$112,167	3965	3678	92.76	903	996
CA	SAN DIEGO COUNTY	0032.14	2 - Moderate	74.20	No	$130,800	$70,956	4764	4101	86.08	1024	1374
CA	SAN DIEGO COUNTY	0033.01	2 - Moderate	57.75	No	$130,800	$55,231	3394	3250	95.76	330	806
CA	SAN DIEGO COUNTY	0033.03	1 - Low	37.67	No	$130,800	$36,028	4330	4127	95.31	373	928
CA	SAN DIEGO COUNTY	0033.04	1 - Low	45.68	No	$130,800	$43,688	3601	3413	94.78	317	704
CA	SAN DIEGO COUNTY	0033.05	2 - Moderate	53.00	No	$130,800	$50,687	5823	5622	96.55	343	840

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0034.01	2 - Moderate	68.39	No	$130,800	$65,400	6259	5124	81.87	1243	1669
CA	SAN DIEGO COUNTY	0034.03	1 - Low	46.82	No	$130,800	$44,773	4054	3824	94.33	478	1090
CA	SAN DIEGO COUNTY	0034.04	2 - Moderate	53.69	No	$130,800	$51,349	4481	4313	96.25	451	1103
CA	SAN DIEGO COUNTY	0035.01	1 - Low	40.29	No	$130,800	$38,532	3994	3800	95.14	399	970
CA	SAN DIEGO COUNTY	0035.02	1 - Low	45.53	No	$130,800	$43,542	4599	4399	95.65	340	1143
CA	SAN DIEGO COUNTY	0036.01	2 - Moderate	55.89	No	$130,800	$53,447	2951	2852	96.65	254	743
CA	SAN DIEGO COUNTY	0036.02	2 - Moderate	55.36	No	$130,800	$52,941	3056	2943	96.30	231	713
CA	SAN DIEGO COUNTY	0036.03	2 - Moderate	54.17	No	$130,800	$51,806	4092	3876	94.72	243	991
CA	SAN DIEGO COUNTY	0038.00	0 - Unknown	0.00	No	$130,800	$0	7014	4057	57.84	0	0
CA	SAN DIEGO COUNTY	0039.01	1 - Low	47.51	No	$130,800	$45,439	3892	3727	95.76	241	897
CA	SAN DIEGO COUNTY	0039.02	1 - Low	48.01	No	$130,800	$45,917	4673	4436	94.93	345	1324
CA	SAN DIEGO COUNTY	0040.00	2 - Moderate	52.31	No	$130,800	$50,025	4521	4264	94.32	360	1079
CA	SAN DIEGO COUNTY	0041.01	3 - Middle	82.74	No	$130,800	$79,120	3986	2622	65.78	601	905
CA	SAN DIEGO COUNTY	0041.02	2 - Moderate	76.56	No	$130,800	$73,214	1899	1369	72.09	227	569
CA	SAN DIEGO COUNTY	0042.00	4 - Upper	144.06	No	$130,800	$137,763	5818	2249	38.66	1398	2272
CA	SAN DIEGO COUNTY	0043.00	3 - Middle	88.44	No	$130,800	$84,574	3660	1326	36.23	736	1577
CA	SAN DIEGO COUNTY	0044.00	3 - Middle	108.17	No	$130,800	$103,438	3750	1484	39.57	594	1649

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0045.01	2 - Moderate	70.96	No	$130,800	$67,857	2612	1519	58.15	173	570
CA	SAN DIEGO COUNTY	0046.00	2 - Moderate	68.63	No	$130,800	$65,635	1912	954	49.90	153	609
CA	SAN DIEGO COUNTY	0047.00	2 - Moderate	64.98	No	$130,800	$62,143	1493	1113	74.55	67	580
CA	SAN DIEGO COUNTY	0048.00	1 - Low	41.11	No	$130,800	$39,318	3384	2981	88.09	467	1317
CA	SAN DIEGO COUNTY	0049.00	2 - Moderate	52.51	No	$130,800	$50,215	4978	4670	93.81	383	1248
CA	SAN DIEGO COUNTY	0050.00	2 - Moderate	51.22	No	$130,800	$48,981	2312	2094	90.57	129	532
CA	SAN DIEGO COUNTY	0051.01	2 - Moderate	53.88	No	$130,800	$51,529	3199	1881	58.80	54	0
CA	SAN DIEGO COUNTY	0051.02	3 - Middle	108.67	No	$130,800	$103,923	4428	1869	42.21	529	110
CA	SAN DIEGO COUNTY	0051.03	0 - Unknown	0.00	No	$130,800	$0	4242	2640	62.23	38	240
CA	SAN DIEGO COUNTY	0052.01	2 - Moderate	61.04	No	$130,800	$58,375	3562	1834	51.49	226	12
CA	SAN DIEGO COUNTY	0052.02	3 - Middle	96.89	No	$130,800	$92,656	4270	2174	50.91	281	144
CA	SAN DIEGO COUNTY	0053.01	3 - Middle	87.58	No	$130,800	$83,750	2975	1409	47.36	215	132
CA	SAN DIEGO COUNTY	0053.02	4 - Upper	174.36	No	$130,800	$166,736	4328	2221	51.32	319	15
CA	SAN DIEGO COUNTY	0054.01	4 - Upper	165.21	No	$130,800	$157,984	1723	586	34.01	768	0
CA	SAN DIEGO COUNTY	0054.02	4 - Upper	127.27	No	$130,800	$121,708	4126	1324	32.09	1032	161
CA	SAN DIEGO COUNTY	0054.03	4 - Upper	154.97	No	$130,800	$148,188	3705	1401	37.81	1082	187
CA	SAN DIEGO COUNTY	0055.00	0 - Unknown	0.00	No	$130,800	$0	390	203	52.05	0	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0056.01	3 - Middle	119.11	No	$130,800	$113,906	2728	1314	48.17	357	68
CA	SAN DIEGO COUNTY	0056.02	4 - Upper	182.44	No	$130,800	$174,464	2365	1033	43.68	604	55
CA	SAN DIEGO COUNTY	0057.00	0 - Unknown	0.00	No	$130,800	$0	1416	652	46.05	81	176
CA	SAN DIEGO COUNTY	0058.01	4 - Upper	164.51	No	$130,800	$157,313	1959	721	36.80	140	229
CA	SAN DIEGO COUNTY	0058.02	4 - Upper	139.21	No	$130,800	$133,125	2535	820	32.35	366	205
CA	SAN DIEGO COUNTY	0059.00	4 - Upper	124.66	No	$130,800	$119,205	2959	1019	34.44	391	512
CA	SAN DIEGO COUNTY	0060.00	4 - Upper	130.08	No	$130,800	$124,395	4381	1315	30.02	1076	970
CA	SAN DIEGO COUNTY	0061.00	4 - Upper	128.10	No	$130,800	$122,500	2274	808	35.53	496	927
CA	SAN DIEGO COUNTY	0062.00	0 - Unknown	0.00	No	$130,800	$0	109	26	23.85	0	0
CA	SAN DIEGO COUNTY	0063.00	0 - Unknown	0.00	No	$130,800	$0	2183	1161	53.18	0	11
CA	SAN DIEGO COUNTY	0065.00	2 - Moderate	75.19	No	$130,800	$71,908	3338	1570	47.03	361	393
CA	SAN DIEGO COUNTY	0066.00	2 - Moderate	54.67	No	$130,800	$52,284	1845	1207	65.42	0	408
CA	SAN DIEGO COUNTY	0068.01	2 - Moderate	68.68	No	$130,800	$65,682	2739	1171	42.75	447	414
CA	SAN DIEGO COUNTY	0068.02	3 - Middle	90.04	No	$130,800	$86,103	5704	2626	46.04	502	708
CA	SAN DIEGO COUNTY	0069.00	4 - Upper	151.83	No	$130,800	$145,190	5427	1397	25.74	1217	1924
CA	SAN DIEGO COUNTY	0070.02	4 - Upper	203.99	No	$130,800	$195,064	3155	604	19.14	1113	1297
CA	SAN DIEGO COUNTY	0071.00	4 - Upper	186.83	No	$130,800	$178,655	4646	843	18.14	1739	1814

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0072.00	4 - Upper	161.07	No	$130,800	$154,028	5589	1322	23.65	1223	1540
CA	SAN DIEGO COUNTY	0073.02	4 - Upper	174.73	No	$130,800	$167,083	2193	379	17.28	682	1020
CA	SAN DIEGO COUNTY	0073.03	4 - Upper	181.89	No	$130,800	$173,933	1744	392	22.48	228	680
CA	SAN DIEGO COUNTY	0073.04	3 - Middle	101.52	No	$130,800	$97,083	3303	835	25.28	502	1054
CA	SAN DIEGO COUNTY	0074.01	3 - Middle	86.74	No	$130,800	$82,946	3197	1088	34.03	520	637
CA	SAN DIEGO COUNTY	0074.02	3 - Middle	85.40	No	$130,800	$81,667	3631	973	26.80	780	1278
CA	SAN DIEGO COUNTY	0075.01	3 - Middle	118.99	No	$130,800	$113,790	3993	1120	28.05	369	1417
CA	SAN DIEGO COUNTY	0075.02	3 - Middle	87.77	No	$130,800	$83,929	3150	875	27.78	370	1255
CA	SAN DIEGO COUNTY	0076.01	3 - Middle	112.66	No	$130,800	$107,734	2419	690	28.52	564	1609
CA	SAN DIEGO COUNTY	0076.02	3 - Middle	101.96	No	$130,800	$97,500	1876	409	21.80	246	1296
CA	SAN DIEGO COUNTY	0077.01	3 - Middle	114.10	No	$130,800	$109,107	3682	893	24.25	706	789
CA	SAN DIEGO COUNTY	0077.02	4 - Upper	144.70	No	$130,800	$138,375	3837	940	24.50	395	831
CA	SAN DIEGO COUNTY	0078.00	3 - Middle	102.81	No	$130,800	$98,318	5764	2320	40.25	334	1504
CA	SAN DIEGO COUNTY	0079.05	3 - Middle	112.63	No	$130,800	$107,708	2508	634	25.28	243	980
CA	SAN DIEGO COUNTY	0079.07	2 - Moderate	51.93	No	$130,800	$49,663	3039	858	28.23	357	987
CA	SAN DIEGO COUNTY	0079.08	2 - Moderate	64.45	No	$130,800	$61,635	2874	916	31.87	174	1044
CA	SAN DIEGO COUNTY	0079.10	3 - Middle	80.92	No	$130,800	$77,386	2740	730	26.64	271	770

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0079.11	3 - Middle	86.45	No	$130,800	$82,670	2571	725	28.20	573	541
CA	SAN DIEGO COUNTY	0079.12	3 - Middle	91.34	No	$130,800	$87,350	1932	519	26.86	94	545
CA	SAN DIEGO COUNTY	0080.02	4 - Upper	163.99	No	$130,800	$156,818	2598	576	22.17	788	1001
CA	SAN DIEGO COUNTY	0080.03	4 - Upper	158.06	No	$130,800	$151,151	3288	748	22.75	790	1104
CA	SAN DIEGO COUNTY	0080.06	4 - Upper	135.23	No	$130,800	$129,315	3885	836	21.52	591	1228
CA	SAN DIEGO COUNTY	0081.01	4 - Upper	126.32	No	$130,800	$120,792	3859	843	21.85	703	1668
CA	SAN DIEGO COUNTY	0081.02	4 - Upper	182.61	No	$130,800	$174,625	3424	689	20.12	1035	1216
CA	SAN DIEGO COUNTY	0082.01	4 - Upper	225.49	No	$130,800	$215,625	1845	478	25.91	428	641
CA	SAN DIEGO COUNTY	0082.02	4 - Upper	166.13	No	$130,800	$158,859	1524	279	18.31	302	261
CA	SAN DIEGO COUNTY	0083.01	4 - Upper	201.54	No	$130,800	$192,727	3371	728	21.60	1050	1347
CA	SAN DIEGO COUNTY	0083.03	4 - Upper	214.69	No	$130,800	$205,298	3531	940	26.62	1198	1433
CA	SAN DIEGO COUNTY	0083.05	1 - Low	47.49	No	$130,800	$45,417	14126	7706	54.55	32	249
CA	SAN DIEGO COUNTY	0083.06	4 - Upper	208.89	No	$130,800	$199,750	3163	901	28.49	957	1071
CA	SAN DIEGO COUNTY	0083.07	4 - Upper	168.06	No	$130,800	$160,711	3887	1280	32.93	1299	1441
CA	SAN DIEGO COUNTY	0083.10	4 - Upper	160.57	No	$130,800	$153,542	5731	1763	30.76	1962	2410
CA	SAN DIEGO COUNTY	0083.11	4 - Upper	211.02	No	$130,800	$201,790	2849	665	23.34	984	1193
CA	SAN DIEGO COUNTY	0083.12	4 - Upper	223.87	No	$130,800	$214,079	3787	1034	27.30	1065	1374

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CA	SAN DIEGO COUNTY	0083.13	4 - Upper	214.97	No	$130,800	$205,568	2245	734	32.69	765	836
CA	SAN DIEGO COUNTY	0083.24	4 - Upper	241.03	No	$130,800	$230,489	6745	1626	24.11	2173	2389
CA	SAN DIEGO COUNTY	0083.27	4 - Upper	164.02	No	$130,800	$156,843	6247	2379	38.08	1540	2022
CA	SAN DIEGO COUNTY	0083.28	4 - Upper	261.44	No	$130,800	$250,001	8213	4604	56.06	1950	2338
CA	SAN DIEGO COUNTY	0083.30	4 - Upper	213.23	No	$130,800	$203,906	5524	2537	45.93	1286	1511
CA	SAN DIEGO COUNTY	0083.31	4 - Upper	217.78	No	$130,800	$208,250	2568	999	38.90	790	974
CA	SAN DIEGO COUNTY	0083.36	4 - Upper	172.67	No	$130,800	$165,114	2191	1005	45.87	632	717
CA	SAN DIEGO COUNTY	0083.37	4 - Upper	163.91	No	$130,800	$156,741	4358	2337	53.63	1340	1543
CA	SAN DIEGO COUNTY	0083.39	3 - Middle	103.92	No	$130,800	$99,375	1886	1135	60.18	137	308
CA	SAN DIEGO COUNTY	0083.43	2 - Moderate	71.17	No	$130,800	$68,063	4322	2559	59.21	400	1171
CA	SAN DIEGO COUNTY	0083.44	4 - Upper	127.17	No	$130,800	$121,607	3609	1288	35.69	929	1252
CA	SAN DIEGO COUNTY	0083.45	3 - Middle	116.08	No	$130,800	$111,008	3609	1125	31.17	771	1226
CA	SAN DIEGO COUNTY	0083.46	4 - Upper	178.60	No	$130,800	$170,789	4831	2989	61.87	1420	1532
CA	SAN DIEGO COUNTY	0083.47	4 - Upper	138.15	No	$130,800	$132,107	6598	4750	71.99	1703	2070
CA	SAN DIEGO COUNTY	0083.48	3 - Middle	109.69	No	$130,800	$104,892	5178	3942	76.13	1232	1590
CA	SAN DIEGO COUNTY	0083.49	4 - Upper	123.92	No	$130,800	$118,500	3526	2604	73.85	784	1048
CA	SAN DIEGO COUNTY	0083.50	3 - Middle	116.52	No	$130,800	$111,429	6228	4821	77.41	1012	1565

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CA	SAN DIEGO COUNTY	0083.51	3 - Middle	117.13	No	$130,800	$112,011	4393	3398	77.35	643	1183
CA	SAN DIEGO COUNTY	0083.52	3 - Middle	98.64	No	$130,800	$94,330	3544	2700	76.19	508	738
CA	SAN DIEGO COUNTY	0083.53	3 - Middle	104.07	No	$130,800	$99,524	4941	3412	69.05	1315	1660
CA	SAN DIEGO COUNTY	0083.55	3 - Middle	113.63	No	$130,800	$108,657	3366	2705	80.36	708	907
CA	SAN DIEGO COUNTY	0083.56	3 - Middle	104.28	No	$130,800	$99,719	3697	2805	75.87	789	1094
CA	SAN DIEGO COUNTY	0083.57	3 - Middle	101.50	No	$130,800	$97,063	4500	3739	83.09	821	968
CA	SAN DIEGO COUNTY	0083.58	3 - Middle	106.98	No	$130,800	$102,306	6856	5329	77.73	1444	2078
CA	SAN DIEGO COUNTY	0083.59	2 - Moderate	65.71	No	$130,800	$62,841	4121	3277	79.52	315	532
CA	SAN DIEGO COUNTY	0083.60	2 - Moderate	72.62	No	$130,800	$69,444	6159	4867	79.02	1115	1492
CA	SAN DIEGO COUNTY	0083.61	3 - Middle	112.42	No	$130,800	$107,500	2616	1277	48.81	613	530
CA	SAN DIEGO COUNTY	0083.62	4 - Upper	131.20	No	$130,800	$125,465	3334	1371	41.12	804	1081
CA	SAN DIEGO COUNTY	0083.63	2 - Moderate	65.40	No	$130,800	$62,543	5025	3577	71.18	168	203
CA	SAN DIEGO COUNTY	0083.64	3 - Middle	100.19	No	$130,800	$95,813	5132	2912	56.74	636	919
CA	SAN DIEGO COUNTY	0083.65	4 - Upper	181.48	No	$130,800	$173,542	2881	1627	56.47	865	945
CA	SAN DIEGO COUNTY	0083.66	4 - Upper	193.39	No	$130,800	$184,926	7113	4273	60.07	2074	2354
CA	SAN DIEGO COUNTY	0083.67	4 - Upper	170.71	No	$130,800	$163,241	3491	2086	59.75	578	742
CA	SAN DIEGO COUNTY	0083.68	4 - Upper	202.01	No	$130,800	$193,177	6580	3921	59.59	1710	2037

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CA	SAN DIEGO COUNTY	0083.69	4 - Upper	155.74	No	$130,800	$148,929	3151	1568	49.76	868	447
CA	SAN DIEGO COUNTY	0083.70	4 - Upper	135.49	No	$130,800	$129,563	4080	1778	43.58	975	1258
CA	SAN DIEGO COUNTY	0083.71	4 - Upper	126.31	No	$130,800	$120,789	4434	2147	48.42	324	360
CA	SAN DIEGO COUNTY	0083.72	4 - Upper	234.12	No	$130,800	$223,878	4260	2096	49.20	970	1007
CA	SAN DIEGO COUNTY	0083.73	4 - Upper	164.63	No	$130,800	$157,431	3317	1614	48.66	756	780
CA	SAN DIEGO COUNTY	0083.74	4 - Upper	261.44	No	$130,800	$250,001	4298	2496	58.07	1127	1207
CA	SAN DIEGO COUNTY	0083.75	4 - Upper	121.83	No	$130,800	$116,507	4318	2526	58.50	376	341
CA	SAN DIEGO COUNTY	0083.76	4 - Upper	134.69	No	$130,800	$128,801	5686	3291	57.88	391	567
CA	SAN DIEGO COUNTY	0083.77	4 - Upper	136.48	No	$130,800	$130,515	2608	1510	57.90	285	145
CA	SAN DIEGO COUNTY	0083.78	0 - Unknown	0.00	No	$130,800	$0	1024	663	64.75	79	0
CA	SAN DIEGO COUNTY	0083.79	4 - Upper	129.01	No	$130,800	$123,368	4287	2743	63.98	236	31
CA	SAN DIEGO COUNTY	0083.80	3 - Middle	115.51	No	$130,800	$110,458	7165	5161	72.03	676	660
CA	SAN DIEGO COUNTY	0083.81	3 - Middle	114.99	No	$130,800	$109,962	2722	1971	72.41	502	822
CA	SAN DIEGO COUNTY	0085.01	4 - Upper	146.87	No	$130,800	$140,443	5271	1811	34.36	1399	2029
CA	SAN DIEGO COUNTY	0085.02	4 - Upper	121.29	No	$130,800	$115,985	6218	2799	45.01	1561	2407
CA	SAN DIEGO COUNTY	0085.03	3 - Middle	112.70	No	$130,800	$107,768	6869	2606	37.94	1973	2448
CA	SAN DIEGO COUNTY	0085.04	4 - Upper	129.89	No	$130,800	$124,205	6150	2502	40.68	1575	2257

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CA	SAN DIEGO COUNTY	0085.05	3 - Middle	109.01	No	$130,800	$104,245	5657	2878	50.88	1250	1575
CA	SAN DIEGO COUNTY	0085.06	3 - Middle	101.04	No	$130,800	$96,625	3981	1995	50.11	936	1303
CA	SAN DIEGO COUNTY	0085.07	3 - Middle	96.21	No	$130,800	$92,005	7520	4091	54.40	1045	1460
CA	SAN DIEGO COUNTY	0085.09	4 - Upper	120.22	No	$130,800	$114,964	6949	3514	50.57	1367	1712
CA	SAN DIEGO COUNTY	0085.10	2 - Moderate	63.70	No	$130,800	$60,917	6912	3972	57.47	1124	1313
CA	SAN DIEGO COUNTY	0085.11	4 - Upper	121.23	No	$130,800	$115,924	5480	3448	62.92	1087	1144
CA	SAN DIEGO COUNTY	0085.12	4 - Upper	125.97	No	$130,800	$120,461	4386	1435	32.72	1225	1499
CA	SAN DIEGO COUNTY	0085.13	3 - Middle	116.73	No	$130,800	$111,625	2798	925	33.06	823	1022
CA	SAN DIEGO COUNTY	0086.00	2 - Moderate	54.57	No	$130,800	$52,190	6535	5253	80.38	1078	1974
CA	SAN DIEGO COUNTY	0087.01	3 - Middle	90.63	No	$130,800	$86,667	3353	1874	55.89	276	699
CA	SAN DIEGO COUNTY	0087.02	3 - Middle	98.96	No	$130,800	$94,632	4750	2850	60.00	748	1212
CA	SAN DIEGO COUNTY	0088.00	2 - Moderate	70.82	No	$130,800	$67,723	6128	5006	81.69	638	1300
CA	SAN DIEGO COUNTY	0089.01	2 - Moderate	66.28	No	$130,800	$63,384	5036	2705	53.71	988	1087
CA	SAN DIEGO COUNTY	0089.02	3 - Middle	91.39	No	$130,800	$87,392	2601	1136	43.68	707	68
CA	SAN DIEGO COUNTY	0090.00	3 - Middle	91.72	No	$130,800	$87,708	3746	2561	68.37	588	1128
CA	SAN DIEGO COUNTY	0091.01	3 - Middle	105.46	No	$130,800	$100,847	5652	1826	32.31	1602	1911
CA	SAN DIEGO COUNTY	0091.02	2 - Moderate	56.50	No	$130,800	$54,033	3529	1730	49.02	321	1218

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CA	SAN DIEGO COUNTY	0091.03	4 - Upper	151.98	No	$130,800	$145,330	3850	1104	28.68	1034	1295
CA	SAN DIEGO COUNTY	0091.04	3 - Middle	113.87	No	$130,800	$108,889	2886	726	25.16	914	1119
CA	SAN DIEGO COUNTY	0091.07	3 - Middle	91.54	No	$130,800	$87,535	5739	2754	47.99	756	1145
CA	SAN DIEGO COUNTY	0091.08	3 - Middle	81.77	No	$130,800	$78,194	1943	695	35.77	530	749
CA	SAN DIEGO COUNTY	0091.09	0 - Unknown	0.00	No	$130,800	$0	4033	2115	52.44	15	36
CA	SAN DIEGO COUNTY	0092.01	2 - Moderate	64.69	No	$130,800	$61,865	6165	3868	62.74	529	1463
CA	SAN DIEGO COUNTY	0092.03	4 - Upper	151.09	No	$130,800	$144,479	4141	1958	47.28	578	697
CA	SAN DIEGO COUNTY	0092.04	4 - Upper	143.40	No	$130,800	$137,132	3362	1614	48.01	876	1275
CA	SAN DIEGO COUNTY	0093.01	3 - Middle	98.16	No	$130,800	$93,873	4337	2486	57.32	1015	1122
CA	SAN DIEGO COUNTY	0093.05	3 - Middle	114.20	No	$130,800	$109,203	4948	2329	47.07	1238	1627
CA	SAN DIEGO COUNTY	0093.06	3 - Middle	105.96	No	$130,800	$101,324	6125	3257	53.18	973	1236
CA	SAN DIEGO COUNTY	0093.07	2 - Moderate	70.19	No	$130,800	$67,125	4863	2563	52.70	323	149
CA	SAN DIEGO COUNTY	0093.08	4 - Upper	125.67	No	$130,800	$120,172	4319	2287	52.95	415	326
CA	SAN DIEGO COUNTY	0094.00	2 - Moderate	50.98	No	$130,800	$48,750	8035	4127	51.36	0	534
CA	SAN DIEGO COUNTY	0095.02	4 - Upper	121.98	No	$130,800	$116,641	3801	1667	43.86	996	1260
CA	SAN DIEGO COUNTY	0095.04	4 - Upper	216.39	No	$130,800	$206,927	7198	2958	41.09	1689	2136
CA	SAN DIEGO COUNTY	0095.05	4 - Upper	141.70	No	$130,800	$135,500	6559	2697	41.12	1991	2414

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CA	SAN DIEGO COUNTY	0095.06	4 - Upper	145.52	No	$130,800	$139,153	4385	1820	41.51	1170	1538
CA	SAN DIEGO COUNTY	0095.07	3 - Middle	91.15	No	$130,800	$87,169	3550	1587	44.70	913	1093
CA	SAN DIEGO COUNTY	0095.09	2 - Moderate	77.47	No	$130,800	$74,082	5314	2561	48.19	560	661
CA	SAN DIEGO COUNTY	0095.10	2 - Moderate	60.73	No	$130,800	$58,080	4813	2241	46.56	7	1374
CA	SAN DIEGO COUNTY	0095.11	2 - Moderate	75.81	No	$130,800	$72,500	3852	1918	49.79	6	1084
CA	SAN DIEGO COUNTY	0096.02	4 - Upper	136.78	No	$130,800	$130,795	3946	1512	38.32	1010	1365
CA	SAN DIEGO COUNTY	0096.03	2 - Moderate	61.65	No	$130,800	$58,958	6293	3755	59.67	983	496
CA	SAN DIEGO COUNTY	0096.04	3 - Middle	100.69	No	$130,800	$96,292	3553	1612	45.37	810	1017
CA	SAN DIEGO COUNTY	0097.03	3 - Middle	113.96	No	$130,800	$108,977	3590	1225	34.12	1091	1329
CA	SAN DIEGO COUNTY	0097.04	4 - Upper	120.74	No	$130,800	$115,461	6152	2256	36.67	2128	2139
CA	SAN DIEGO COUNTY	0097.05	4 - Upper	152.40	No	$130,800	$145,739	3847	1426	37.07	1006	1038
CA	SAN DIEGO COUNTY	0097.06	4 - Upper	170.68	No	$130,800	$163,214	7520	2286	30.40	2151	2513
CA	SAN DIEGO COUNTY	0098.01	4 - Upper	147.82	No	$130,800	$141,350	5164	1823	35.30	1363	1224
CA	SAN DIEGO COUNTY	0098.02	3 - Middle	102.81	No	$130,800	$98,317	6586	3084	46.83	1648	1816
CA	SAN DIEGO COUNTY	0098.04	4 - Upper	134.55	No	$130,800	$128,661	5024	1746	34.75	1652	1914
CA	SAN DIEGO COUNTY	0098.05	4 - Upper	134.64	No	$130,800	$128,750	4802	1553	32.34	1483	1603
CA	SAN DIEGO COUNTY	0099.01	0 - Unknown	0.00	No	$130,800	$0	678	276	40.71	0	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0099.02	0 - Unknown	0.00	No	$130,800	$0	6	2	33.33	0	0
CA	SAN DIEGO COUNTY	0100.01	3 - Middle	83.77	No	$130,800	$80,104	4032	3683	91.34	825	971
CA	SAN DIEGO COUNTY	0100.03	3 - Middle	87.05	No	$130,800	$83,243	5806	5294	91.18	1557	1645
CA	SAN DIEGO COUNTY	0100.04	2 - Moderate	77.28	No	$130,800	$73,906	4538	4242	93.48	932	1117
CA	SAN DIEGO COUNTY	0100.05	1 - Low	47.43	No	$130,800	$45,363	7060	6870	97.31	657	1165
CA	SAN DIEGO COUNTY	0100.09	2 - Moderate	61.71	No	$130,800	$59,018	6517	6329	97.12	519	962
CA	SAN DIEGO COUNTY	0100.10	1 - Low	47.19	No	$130,800	$45,126	5506	5044	91.61	1025	1356
CA	SAN DIEGO COUNTY	0100.11	3 - Middle	90.31	No	$130,800	$86,364	3603	3294	91.42	785	966
CA	SAN DIEGO COUNTY	0100.12	2 - Moderate	61.83	No	$130,800	$59,125	4567	4465	97.77	386	642
CA	SAN DIEGO COUNTY	0100.13	2 - Moderate	62.47	No	$130,800	$59,741	6009	5909	98.34	348	838
CA	SAN DIEGO COUNTY	0100.15	4 - Upper	123.45	No	$130,800	$118,056	4582	4271	93.21	667	958
CA	SAN DIEGO COUNTY	0100.16	0 - Unknown	0.00	No	$130,800	$0	4126	3096	75.04	0	0
CA	SAN DIEGO COUNTY	0100.17	3 - Middle	116.59	No	$130,800	$111,495	5818	5181	89.05	1089	1266
CA	SAN DIEGO COUNTY	0100.18	3 - Middle	97.43	No	$130,800	$93,166	6718	6058	90.18	936	1221
CA	SAN DIEGO COUNTY	0100.19	3 - Middle	115.52	No	$130,800	$110,469	4045	3571	88.28	427	756
CA	SAN DIEGO COUNTY	0101.03	2 - Moderate	58.66	No	$130,800	$56,094	6248	5323	85.20	1202	2006
CA	SAN DIEGO COUNTY	0101.04	3 - Middle	84.09	No	$130,800	$80,417	3378	2513	74.39	793	1116

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CA	SAN DIEGO COUNTY	0101.06	2 - Moderate	55.34	No	$130,800	$52,924	5237	4942	94.37	674	998
CA	SAN DIEGO COUNTY	0101.07	2 - Moderate	74.74	No	$130,800	$71,473	6578	5929	90.13	1132	1570
CA	SAN DIEGO COUNTY	0101.09	3 - Middle	90.60	No	$130,800	$86,644	4597	4309	93.74	899	1135
CA	SAN DIEGO COUNTY	0101.10	2 - Moderate	53.91	No	$130,800	$51,554	7510	6776	90.23	1108	1312
CA	SAN DIEGO COUNTY	0101.11	2 - Moderate	51.74	No	$130,800	$49,479	3289	3208	97.54	370	560
CA	SAN DIEGO COUNTY	0101.12	2 - Moderate	51.70	No	$130,800	$49,441	5204	4916	94.47	228	691
CA	SAN DIEGO COUNTY	0102.01	3 - Middle	100.98	No	$130,800	$96,563	2768	1161	41.94	720	921
CA	SAN DIEGO COUNTY	0102.02	2 - Moderate	74.79	No	$130,800	$71,522	3499	1887	53.93	582	1149
CA	SAN DIEGO COUNTY	0103.00	2 - Moderate	78.73	No	$130,800	$75,284	4485	2869	63.97	667	1324
CA	SAN DIEGO COUNTY	0104.01	2 - Moderate	57.19	No	$130,800	$54,696	2452	1885	76.88	234	598
CA	SAN DIEGO COUNTY	0104.02	2 - Moderate	55.61	No	$130,800	$53,185	5800	4696	80.97	319	1147
CA	SAN DIEGO COUNTY	0105.01	3 - Middle	102.05	No	$130,800	$97,589	1365	631	46.23	270	538
CA	SAN DIEGO COUNTY	0105.02	2 - Moderate	52.83	No	$130,800	$50,521	5766	4294	74.47	229	955
CA	SAN DIEGO COUNTY	0106.01	4 - Upper	182.11	No	$130,800	$174,141	2106	618	29.34	838	1372
CA	SAN DIEGO COUNTY	0108.00	3 - Middle	114.80	No	$130,800	$109,784	2339	484	20.69	524	1111
CA	SAN DIEGO COUNTY	0109.00	4 - Upper	149.87	No	$130,800	$143,317	1627	366	22.50	528	860
CA	SAN DIEGO COUNTY	0110.00	3 - Middle	119.78	No	$130,800	$114,545	2983	781	26.18	685	919

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CA	SAN DIEGO COUNTY	0111.00	4 - Upper	131.28	No	$130,800	$125,536	3795	976	25.72	990	1585
CA	SAN DIEGO COUNTY	0113.00	4 - Upper	142.48	No	$130,800	$136,250	4036	2201	54.53	0	32
CA	SAN DIEGO COUNTY	0116.01	1 - Low	43.86	No	$130,800	$41,947	5713	5474	95.82	192	897
CA	SAN DIEGO COUNTY	0116.02	2 - Moderate	61.43	No	$130,800	$58,750	3520	3206	91.08	236	683
CA	SAN DIEGO COUNTY	0117.00	2 - Moderate	54.22	No	$130,800	$51,850	7569	7023	92.79	502	1141
CA	SAN DIEGO COUNTY	0118.01	1 - Low	33.28	No	$130,800	$31,826	3692	3426	92.80	302	941
CA	SAN DIEGO COUNTY	0118.02	2 - Moderate	53.21	No	$130,800	$50,883	6636	6294	94.85	655	1523
CA	SAN DIEGO COUNTY	0119.02	2 - Moderate	79.33	No	$130,800	$75,867	5797	5111	88.17	983	1456
CA	SAN DIEGO COUNTY	0120.02	1 - Low	43.85	No	$130,800	$41,932	3394	3227	95.08	179	407
CA	SAN DIEGO COUNTY	0120.03	2 - Moderate	71.65	No	$130,800	$68,523	3372	3056	90.63	464	818
CA	SAN DIEGO COUNTY	0121.01	3 - Middle	82.84	No	$130,800	$79,219	2167	1896	87.49	375	529
CA	SAN DIEGO COUNTY	0121.02	2 - Moderate	52.94	No	$130,800	$50,625	3160	2862	90.57	541	867
CA	SAN DIEGO COUNTY	0122.00	2 - Moderate	60.13	No	$130,800	$57,500	3513	3169	90.21	508	979
CA	SAN DIEGO COUNTY	0123.02	1 - Low	40.26	No	$130,800	$38,500	1889	1554	82.27	100	270
CA	SAN DIEGO COUNTY	0123.03	3 - Middle	93.68	No	$130,800	$89,583	3669	2565	69.91	426	738
CA	SAN DIEGO COUNTY	0123.04	3 - Middle	107.05	No	$130,800	$102,371	3997	2847	71.23	695	1153
CA	SAN DIEGO COUNTY	0124.01	2 - Moderate	56.70	No	$130,800	$54,219	3693	3239	87.71	367	775

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CA	SAN DIEGO COUNTY	0124.02	2 - Moderate	59.28	No	$130,800	$56,691	5822	5037	86.52	424	824
CA	SAN DIEGO COUNTY	0125.01	1 - Low	38.05	No	$130,800	$36,392	4401	4048	91.98	539	836
CA	SAN DIEGO COUNTY	0125.02	2 - Moderate	57.61	No	$130,800	$55,089	4576	4149	90.67	392	647
CA	SAN DIEGO COUNTY	0126.00	2 - Moderate	61.37	No	$130,800	$58,684	5143	4549	88.45	685	1406
CA	SAN DIEGO COUNTY	0127.00	2 - Moderate	62.27	No	$130,800	$59,545	4945	4370	88.37	257	965
CA	SAN DIEGO COUNTY	0128.00	2 - Moderate	74.62	No	$130,800	$71,354	4009	3097	77.25	754	998
CA	SAN DIEGO COUNTY	0129.00	3 - Middle	93.88	No	$130,800	$89,779	3540	2629	74.27	659	1024
CA	SAN DIEGO COUNTY	0130.00	2 - Moderate	77.43	No	$130,800	$74,048	5997	5106	85.14	959	1234
CA	SAN DIEGO COUNTY	0131.02	2 - Moderate	61.05	No	$130,800	$58,382	7294	6462	88.59	595	1022
CA	SAN DIEGO COUNTY	0131.03	2 - Moderate	64.70	No	$130,800	$61,875	2922	2646	90.55	350	556
CA	SAN DIEGO COUNTY	0131.04	2 - Moderate	65.64	No	$130,800	$62,773	6017	5494	91.31	258	708
CA	SAN DIEGO COUNTY	0132.03	1 - Low	45.32	No	$130,800	$43,338	6471	6040	93.34	315	964
CA	SAN DIEGO COUNTY	0132.04	2 - Moderate	60.06	No	$130,800	$57,438	4114	3899	94.77	691	1008
CA	SAN DIEGO COUNTY	0132.05	2 - Moderate	54.34	No	$130,800	$51,964	2473	2295	92.80	267	488
CA	SAN DIEGO COUNTY	0132.06	2 - Moderate	53.80	No	$130,800	$51,450	6909	6311	91.34	816	1187
CA	SAN DIEGO COUNTY	0133.01	3 - Middle	99.27	No	$130,800	$94,931	5271	4238	80.40	1160	1515
CA	SAN DIEGO COUNTY	0133.02	3 - Middle	100.32	No	$130,800	$95,938	5073	4195	82.69	1052	1466

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CA	SAN DIEGO COUNTY	0133.03	2 - Moderate	68.68	No	$130,800	$65,676	5130	4565	88.99	923	1246
CA	SAN DIEGO COUNTY	0133.06	3 - Middle	90.36	No	$130,800	$86,406	4615	4049	87.74	644	1092
CA	SAN DIEGO COUNTY	0133.07	3 - Middle	84.36	No	$130,800	$80,669	4274	3866	90.45	1122	1325
CA	SAN DIEGO COUNTY	0133.08	2 - Moderate	70.19	No	$130,800	$67,122	3962	3670	92.63	526	1009
CA	SAN DIEGO COUNTY	0133.09	3 - Middle	114.65	No	$130,800	$109,640	6866	5771	84.05	1538	1820
CA	SAN DIEGO COUNTY	0133.12	3 - Middle	89.12	No	$130,800	$85,221	2798	2448	87.49	646	855
CA	SAN DIEGO COUNTY	0133.15	4 - Upper	124.14	No	$130,800	$118,708	3431	2686	78.29	757	1170
CA	SAN DIEGO COUNTY	0133.16	4 - Upper	121.44	No	$130,800	$116,125	7461	6091	81.64	1674	1808
CA	SAN DIEGO COUNTY	0133.17	4 - Upper	135.53	No	$130,800	$129,598	16159	14187	87.80	2863	3244
CA	SAN DIEGO COUNTY	0133.18	4 - Upper	129.68	No	$130,800	$124,013	7876	6812	86.49	1489	1978
CA	SAN DIEGO COUNTY	0133.19	4 - Upper	134.76	No	$130,800	$128,867	7458	6072	81.42	1264	1366
CA	SAN DIEGO COUNTY	0133.20	4 - Upper	130.32	No	$130,800	$124,624	6556	5390	82.21	1173	1788
CA	SAN DIEGO COUNTY	0133.21	4 - Upper	131.41	No	$130,800	$125,660	8312	7236	87.05	1686	2009
CA	SAN DIEGO COUNTY	0133.22	0 - Unknown	0.00	No	$130,800	$0	4635	3847	83.00	979	931
CA	SAN DIEGO COUNTY	0133.23	4 - Upper	136.33	No	$130,800	$130,370	6428	5485	85.33	1944	2419
CA	SAN DIEGO COUNTY	0133.24	3 - Middle	95.40	No	$130,800	$91,233	2644	2317	87.63	333	287
CA	SAN DIEGO COUNTY	0133.25	3 - Middle	90.92	No	$130,800	$86,949	5367	4573	85.21	637	1089

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CA	SAN DIEGO COUNTY	0133.26	4 - Upper	184.80	No	$130,800	$176,719	4478	4065	90.78	816	1313
CA	SAN DIEGO COUNTY	0133.27	4 - Upper	128.74	No	$130,800	$123,112	5401	4435	82.11	636	636
CA	SAN DIEGO COUNTY	0134.01	3 - Middle	108.74	No	$130,800	$103,984	4499	3241	72.04	1036	1279
CA	SAN DIEGO COUNTY	0134.09	3 - Middle	105.74	No	$130,800	$101,116	5590	4309	77.08	1285	1505
CA	SAN DIEGO COUNTY	0134.11	4 - Upper	120.89	No	$130,800	$115,600	5270	3552	67.40	1446	1665
CA	SAN DIEGO COUNTY	0134.12	3 - Middle	111.19	No	$130,800	$106,332	5187	3900	75.19	1024	1645
CA	SAN DIEGO COUNTY	0134.14	4 - Upper	128.24	No	$130,800	$122,632	7375	5930	80.41	2250	2544
CA	SAN DIEGO COUNTY	0134.15	4 - Upper	125.29	No	$130,800	$119,808	1640	1246	75.98	359	543
CA	SAN DIEGO COUNTY	0134.16	3 - Middle	107.61	No	$130,800	$102,909	3930	2664	67.79	909	1278
CA	SAN DIEGO COUNTY	0134.17	4 - Upper	139.31	No	$130,800	$133,214	1971	1482	75.19	605	698
CA	SAN DIEGO COUNTY	0134.18	3 - Middle	96.02	No	$130,800	$91,822	6095	4920	80.72	1483	1879
CA	SAN DIEGO COUNTY	0134.20	3 - Middle	108.00	No	$130,800	$103,281	3608	3051	84.56	382	564
CA	SAN DIEGO COUNTY	0134.21	3 - Middle	106.51	No	$130,800	$101,850	4720	3886	82.33	826	1229
CA	SAN DIEGO COUNTY	0134.22	4 - Upper	142.20	No	$130,800	$135,982	3964	2721	68.64	1262	1437
CA	SAN DIEGO COUNTY	0134.23	4 - Upper	121.22	No	$130,800	$115,917	3934	3115	79.18	747	904
CA	SAN DIEGO COUNTY	0134.24	4 - Upper	130.50	No	$130,800	$124,795	5698	4500	78.98	1134	1737
CA	SAN DIEGO COUNTY	0134.25	4 - Upper	159.58	No	$130,800	$152,604	2243	1818	81.05	466	513

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CA	SAN DIEGO COUNTY	0135.03	2 - Moderate	75.96	No	$130,800	$72,643	6168	3829	62.08	1030	1325
CA	SAN DIEGO COUNTY	0135.04	4 - Upper	121.77	No	$130,800	$116,449	3847	2218	57.66	919	1102
CA	SAN DIEGO COUNTY	0135.05	3 - Middle	88.57	No	$130,800	$84,700	5060	2883	56.98	1147	1286
CA	SAN DIEGO COUNTY	0135.06	2 - Moderate	76.42	No	$130,800	$73,083	4422	2848	64.41	860	1178
CA	SAN DIEGO COUNTY	0136.01	3 - Middle	94.92	No	$130,800	$90,774	5253	2445	46.54	1328	1627
CA	SAN DIEGO COUNTY	0136.04	3 - Middle	105.42	No	$130,800	$100,815	6256	1852	29.60	1159	1422
CA	SAN DIEGO COUNTY	0136.05	4 - Upper	152.51	No	$130,800	$145,838	5804	1619	27.89	1985	2095
CA	SAN DIEGO COUNTY	0136.07	2 - Moderate	68.20	No	$130,800	$65,223	2665	1211	45.44	539	334
CA	SAN DIEGO COUNTY	0136.08	3 - Middle	89.87	No	$130,800	$85,938	4048	1425	35.20	701	778
CA	SAN DIEGO COUNTY	0137.01	3 - Middle	118.30	No	$130,800	$113,125	2588	954	36.86	682	783
CA	SAN DIEGO COUNTY	0137.02	3 - Middle	83.62	No	$130,800	$79,969	5530	4039	73.04	693	1383
CA	SAN DIEGO COUNTY	0138.01	3 - Middle	87.81	No	$130,800	$83,975	5178	3016	58.25	984	1436
CA	SAN DIEGO COUNTY	0138.02	2 - Moderate	64.05	No	$130,800	$61,250	3311	2654	80.16	454	871
CA	SAN DIEGO COUNTY	0139.03	3 - Middle	99.78	No	$130,800	$95,417	3927	2933	74.69	920	1000
CA	SAN DIEGO COUNTY	0139.05	3 - Middle	112.42	No	$130,800	$107,500	4084	2721	66.63	1131	1249
CA	SAN DIEGO COUNTY	0139.06	2 - Moderate	71.57	No	$130,800	$68,438	4965	3638	73.27	1062	1524
CA	SAN DIEGO COUNTY	0139.07	2 - Moderate	50.89	No	$130,800	$48,670	4159	3609	86.78	294	630

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CA	SAN DIEGO COUNTY	0139.08	2 - Moderate	72.67	No	$130,800	$69,496	3972	3381	85.12	532	873
CA	SAN DIEGO COUNTY	0139.09	2 - Moderate	79.30	No	$130,800	$75,833	4521	3677	81.33	1291	1420
CA	SAN DIEGO COUNTY	0140.01	2 - Moderate	75.57	No	$130,800	$72,266	4941	3413	69.08	764	1427
CA	SAN DIEGO COUNTY	0140.02	3 - Middle	97.77	No	$130,800	$93,500	4291	3160	73.64	929	1132
CA	SAN DIEGO COUNTY	0141.01	3 - Middle	89.21	No	$130,800	$85,313	3867	2696	69.72	760	1131
CA	SAN DIEGO COUNTY	0141.02	3 - Middle	84.38	No	$130,800	$80,688	3827	3373	88.14	717	1092
CA	SAN DIEGO COUNTY	0142.00	3 - Middle	96.12	No	$130,800	$91,920	7130	5132	71.98	1426	1932
CA	SAN DIEGO COUNTY	0143.00	2 - Moderate	76.61	No	$130,800	$73,264	3957	2945	74.43	625	1009
CA	SAN DIEGO COUNTY	0144.00	1 - Low	45.08	No	$130,800	$43,107	4270	3460	81.03	223	632
CA	SAN DIEGO COUNTY	0145.00	3 - Middle	80.78	No	$130,800	$77,250	4076	2569	63.03	657	1055
CA	SAN DIEGO COUNTY	0146.01	2 - Moderate	55.21	No	$130,800	$52,798	4779	2708	56.66	458	956
CA	SAN DIEGO COUNTY	0146.02	3 - Middle	108.32	No	$130,800	$103,583	4902	2312	47.16	1092	1579
CA	SAN DIEGO COUNTY	0147.01	3 - Middle	106.82	No	$130,800	$102,150	4045	1893	46.80	740	1120
CA	SAN DIEGO COUNTY	0147.02	3 - Middle	98.40	No	$130,800	$94,097	4239	2040	48.12	972	1525
CA	SAN DIEGO COUNTY	0148.03	2 - Moderate	66.05	No	$130,800	$63,162	5048	2185	43.28	380	621
CA	SAN DIEGO COUNTY	0148.04	3 - Middle	118.30	No	$130,800	$113,125	4588	1765	38.47	1196	1222
CA	SAN DIEGO COUNTY	0148.05	3 - Middle	92.15	No	$130,800	$88,125	5104	2289	44.85	702	1058

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0148.06	2 - Moderate	60.50	No	$130,800	$57,857	2677	1620	60.52	357	862
CA	SAN DIEGO COUNTY	0149.01	3 - Middle	98.32	No	$130,800	$94,024	4742	2114	44.58	721	1179
CA	SAN DIEGO COUNTY	0149.02	3 - Middle	84.86	No	$130,800	$81,150	3340	1351	40.45	401	827
CA	SAN DIEGO COUNTY	0150.01	2 - Moderate	77.40	No	$130,800	$74,018	4294	1889	43.99	696	1122
CA	SAN DIEGO COUNTY	0150.02	2 - Moderate	52.51	No	$130,800	$50,219	2468	1215	49.23	147	339
CA	SAN DIEGO COUNTY	0151.00	3 - Middle	88.20	No	$130,800	$84,340	5011	1954	38.99	978	1466
CA	SAN DIEGO COUNTY	0152.00	4 - Upper	150.71	No	$130,800	$144,120	3958	1159	29.28	1258	1449
CA	SAN DIEGO COUNTY	0153.01	3 - Middle	84.53	No	$130,800	$80,833	3411	1553	45.53	574	808
CA	SAN DIEGO COUNTY	0153.02	4 - Upper	124.46	No	$130,800	$119,018	4591	1663	36.22	1167	1531
CA	SAN DIEGO COUNTY	0154.03	4 - Upper	148.36	No	$130,800	$141,875	2545	572	22.48	731	811
CA	SAN DIEGO COUNTY	0154.05	3 - Middle	117.46	No	$130,800	$112,321	5980	1697	28.38	1486	1647
CA	SAN DIEGO COUNTY	0154.06	4 - Upper	143.60	No	$130,800	$137,321	2520	507	20.12	729	911
CA	SAN DIEGO COUNTY	0154.07	2 - Moderate	51.94	No	$130,800	$49,671	4323	1508	34.88	273	706
CA	SAN DIEGO COUNTY	0154.08	3 - Middle	104.29	No	$130,800	$99,732	3817	1201	31.46	999	1258
CA	SAN DIEGO COUNTY	0155.01	3 - Middle	100.51	No	$130,800	$96,111	5346	1726	32.29	1634	1879
CA	SAN DIEGO COUNTY	0155.02	3 - Middle	108.54	No	$130,800	$103,796	2950	963	32.64	856	988
CA	SAN DIEGO COUNTY	0156.01	3 - Middle	90.08	No	$130,800	$86,143	6340	2512	39.62	1277	1678

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0156.02	4 - Upper	127.63	No	$130,800	$122,045	2472	691	27.95	704	804
CA	SAN DIEGO COUNTY	0157.01	1 - Low	36.76	No	$130,800	$35,156	6503	3840	59.05	414	843
CA	SAN DIEGO COUNTY	0157.04	2 - Moderate	58.22	No	$130,800	$55,675	4559	2227	48.85	584	832
CA	SAN DIEGO COUNTY	0157.05	1 - Low	49.02	No	$130,800	$46,875	4515	2016	44.65	135	273
CA	SAN DIEGO COUNTY	0157.06	1 - Low	32.83	No	$130,800	$31,395	2473	1285	51.96	204	291
CA	SAN DIEGO COUNTY	0158.01	1 - Low	48.68	No	$130,800	$46,550	4010	2335	58.23	144	253
CA	SAN DIEGO COUNTY	0158.02	2 - Moderate	55.35	No	$130,800	$52,929	5027	2363	47.01	217	637
CA	SAN DIEGO COUNTY	0159.01	1 - Low	35.97	No	$130,800	$34,403	3671	2695	73.41	166	382
CA	SAN DIEGO COUNTY	0159.02	2 - Moderate	63.86	No	$130,800	$61,071	5340	2909	54.48	540	801
CA	SAN DIEGO COUNTY	0160.00	3 - Middle	106.47	No	$130,800	$101,818	2628	1256	47.79	522	754
CA	SAN DIEGO COUNTY	0161.00	3 - Middle	103.76	No	$130,800	$99,223	5991	2454	40.96	1500	1943
CA	SAN DIEGO COUNTY	0162.01	4 - Upper	142.78	No	$130,800	$136,539	6079	1883	30.98	1507	1802
CA	SAN DIEGO COUNTY	0162.02	3 - Middle	81.11	No	$130,800	$77,561	3793	2238	59.00	192	649
CA	SAN DIEGO COUNTY	0163.01	1 - Low	49.43	No	$130,800	$47,273	5533	3048	55.09	505	712
CA	SAN DIEGO COUNTY	0163.02	1 - Low	43.97	No	$130,800	$42,052	5750	3164	55.03	506	928
CA	SAN DIEGO COUNTY	0164.01	4 - Upper	128.54	No	$130,800	$122,917	5311	2114	39.80	1226	1561
CA	SAN DIEGO COUNTY	0164.03	3 - Middle	96.88	No	$130,800	$92,646	4778	1736	36.33	1072	1402

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CA	SAN DIEGO COUNTY	0164.04	2 - Moderate	57.76	No	$130,800	$55,238	3190	1840	57.68	209	560
CA	SAN DIEGO COUNTY	0165.02	2 - Moderate	64.12	No	$130,800	$61,321	7271	3422	47.06	666	1622
CA	SAN DIEGO COUNTY	0165.03	3 - Middle	95.83	No	$130,800	$91,636	3056	1336	43.72	472	752
CA	SAN DIEGO COUNTY	0165.04	2 - Moderate	56.84	No	$130,800	$54,360	7171	4588	63.98	549	932
CA	SAN DIEGO COUNTY	0166.06	4 - Upper	131.32	No	$130,800	$125,575	3576	1273	35.60	937	1162
CA	SAN DIEGO COUNTY	0166.07	3 - Middle	114.88	No	$130,800	$109,853	7111	2424	34.09	1841	2254
CA	SAN DIEGO COUNTY	0166.08	4 - Upper	124.18	No	$130,800	$118,750	2475	673	27.19	642	793
CA	SAN DIEGO COUNTY	0166.09	3 - Middle	107.84	No	$130,800	$103,125	5470	1621	29.63	1300	1643
CA	SAN DIEGO COUNTY	0166.10	3 - Middle	80.66	No	$130,800	$77,132	4334	1565	36.11	1074	1324
CA	SAN DIEGO COUNTY	0166.13	3 - Middle	87.58	No	$130,800	$83,750	2006	704	35.09	480	577
CA	SAN DIEGO COUNTY	0166.14	3 - Middle	106.96	No	$130,800	$102,283	4115	1444	35.09	944	1167
CA	SAN DIEGO COUNTY	0166.15	4 - Upper	122.22	No	$130,800	$116,875	4278	2001	46.77	587	675
CA	SAN DIEGO COUNTY	0166.16	3 - Middle	97.42	No	$130,800	$93,158	4452	1753	39.38	803	1169
CA	SAN DIEGO COUNTY	0166.17	2 - Moderate	66.61	No	$130,800	$63,702	3550	1537	43.30	781	1156
CA	SAN DIEGO COUNTY	0166.18	3 - Middle	93.02	No	$130,800	$88,958	3947	1416	35.88	1093	1305
CA	SAN DIEGO COUNTY	0166.19	2 - Moderate	71.89	No	$130,800	$68,750	4576	1837	40.14	1187	1381
CA	SAN DIEGO COUNTY	0166.20	3 - Middle	104.44	No	$130,800	$99,875	2664	933	35.02	731	832

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CA	SAN DIEGO COUNTY	0166.21	3 - Middle	115.60	No	$130,800	$110,543	4386	1495	34.09	1102	1209
CA	SAN DIEGO COUNTY	0167.03	3 - Middle	104.94	No	$130,800	$100,354	2750	1125	40.91	520	695
CA	SAN DIEGO COUNTY	0167.04	4 - Upper	128.90	No	$130,800	$123,261	7174	2668	37.19	1534	1692
CA	SAN DIEGO COUNTY	0167.05	2 - Moderate	67.23	No	$130,800	$64,292	4629	1965	42.45	421	971
CA	SAN DIEGO COUNTY	0167.06	3 - Middle	100.46	No	$130,800	$96,069	2966	950	32.03	608	807
CA	SAN DIEGO COUNTY	0168.04	2 - Moderate	78.16	No	$130,800	$74,740	7727	3554	45.99	1218	1433
CA	SAN DIEGO COUNTY	0168.06	2 - Moderate	75.27	No	$130,800	$71,979	4462	1950	43.70	868	1152
CA	SAN DIEGO COUNTY	0168.07	3 - Middle	103.46	No	$130,800	$98,939	7707	2849	36.97	2232	2659
CA	SAN DIEGO COUNTY	0168.09	3 - Middle	87.72	No	$130,800	$83,882	6056	2433	40.18	1455	1839
CA	SAN DIEGO COUNTY	0168.10	4 - Upper	126.00	No	$130,800	$120,489	2733	814	29.78	760	869
CA	SAN DIEGO COUNTY	0168.11	3 - Middle	116.17	No	$130,800	$111,094	4677	1516	32.41	1222	1678
CA	SAN DIEGO COUNTY	0168.12	3 - Middle	119.06	No	$130,800	$113,850	3463	854	24.66	1175	1344
CA	SAN DIEGO COUNTY	0168.13	3 - Middle	106.56	No	$130,800	$101,900	3441	821	23.86	1003	1175
CA	SAN DIEGO COUNTY	0169.01	3 - Middle	115.41	No	$130,800	$110,366	7217	2194	30.40	1981	2542
CA	SAN DIEGO COUNTY	0169.02	3 - Middle	111.39	No	$130,800	$106,522	2562	1225	47.81	724	844
CA	SAN DIEGO COUNTY	0170.06	4 - Upper	162.03	No	$130,800	$154,940	2924	755	25.82	1092	1137
CA	SAN DIEGO COUNTY	0170.09	3 - Middle	107.72	No	$130,800	$103,007	4482	2010	44.85	993	1057

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CA	SAN DIEGO COUNTY	0170.10	4 - Upper	154.87	No	$130,800	$148,095	3110	1268	40.77	935	998
CA	SAN DIEGO COUNTY	0170.14	3 - Middle	85.77	No	$130,800	$82,019	2493	494	19.82	1031	1442
CA	SAN DIEGO COUNTY	0170.18	3 - Middle	85.44	No	$130,800	$81,707	3727	2265	60.77	816	1022
CA	SAN DIEGO COUNTY	0170.20	4 - Upper	171.89	No	$130,800	$164,375	3986	1141	28.63	1324	1479
CA	SAN DIEGO COUNTY	0170.21	4 - Upper	142.93	No	$130,800	$136,674	3182	789	24.80	1046	1108
CA	SAN DIEGO COUNTY	0170.22	4 - Upper	130.45	No	$130,800	$124,741	5665	2284	40.32	1482	1564
CA	SAN DIEGO COUNTY	0170.31	4 - Upper	120.26	No	$130,800	$115,000	4003	1862	46.52	841	963
CA	SAN DIEGO COUNTY	0170.33	4 - Upper	154.22	No	$130,800	$147,478	5608	3194	56.95	1336	1713
CA	SAN DIEGO COUNTY	0170.34	4 - Upper	121.53	No	$130,800	$116,217	4893	2389	48.82	1018	1536
CA	SAN DIEGO COUNTY	0170.35	3 - Middle	118.90	No	$130,800	$113,699	3319	1911	57.58	399	642
CA	SAN DIEGO COUNTY	0170.36	4 - Upper	127.52	No	$130,800	$121,944	3352	1896	56.56	805	788
CA	SAN DIEGO COUNTY	0170.37	4 - Upper	126.96	No	$130,800	$121,409	5876	3204	54.53	1156	1405
CA	SAN DIEGO COUNTY	0170.39	4 - Upper	131.37	No	$130,800	$125,625	6915	3831	55.40	1553	1726
CA	SAN DIEGO COUNTY	0170.40	4 - Upper	148.89	No	$130,800	$142,376	4277	1966	45.97	1371	1446
CA	SAN DIEGO COUNTY	0170.41	4 - Upper	131.85	No	$130,800	$126,083	6111	2725	44.59	1340	1711
CA	SAN DIEGO COUNTY	0170.43	4 - Upper	171.02	No	$130,800	$163,542	5891	3643	61.84	1514	1509
CA	SAN DIEGO COUNTY	0170.44	4 - Upper	187.51	No	$130,800	$179,306	5638	3199	56.74	1446	1779

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CA	SAN DIEGO COUNTY	0170.45	4 - Upper	153.69	No	$130,800	$146,964	2703	1414	52.31	735	820
CA	SAN DIEGO COUNTY	0170.46	4 - Upper	156.30	No	$130,800	$149,464	3727	1609	43.17	1294	1373
CA	SAN DIEGO COUNTY	0170.47	4 - Upper	162.49	No	$130,800	$155,383	3996	1315	32.91	1359	1567
CA	SAN DIEGO COUNTY	0170.48	3 - Middle	86.41	No	$130,800	$82,634	6627	3836	57.88	1076	1565
CA	SAN DIEGO COUNTY	0170.49	4 - Upper	123.88	No	$130,800	$118,464	3033	1381	45.53	614	871
CA	SAN DIEGO COUNTY	0170.50	2 - Moderate	77.23	No	$130,800	$73,854	3011	1513	50.25	708	841
CA	SAN DIEGO COUNTY	0170.51	4 - Upper	136.46	No	$130,800	$130,494	4669	1998	42.79	1363	1989
CA	SAN DIEGO COUNTY	0170.52	3 - Middle	110.49	No	$130,800	$105,658	5137	2672	52.01	998	1342
CA	SAN DIEGO COUNTY	0170.53	4 - Upper	175.46	No	$130,800	$167,788	3406	896	26.31	1120	1190
CA	SAN DIEGO COUNTY	0170.54	4 - Upper	147.79	No	$130,800	$141,328	5654	1813	32.07	1629	1793
CA	SAN DIEGO COUNTY	0170.55	4 - Upper	147.17	No	$130,800	$140,737	5125	2843	55.47	1348	1667
CA	SAN DIEGO COUNTY	0170.56	3 - Middle	114.77	No	$130,800	$109,750	4426	2284	51.60	676	920
CA	SAN DIEGO COUNTY	0170.57	4 - Upper	169.02	No	$130,800	$161,630	3763	1340	35.61	1169	1410
CA	SAN DIEGO COUNTY	0170.58	4 - Upper	128.72	No	$130,800	$123,095	4048	1964	48.52	988	1169
CA	SAN DIEGO COUNTY	0170.59	3 - Middle	101.96	No	$130,800	$97,500	3609	840	23.28	1427	1479
CA	SAN DIEGO COUNTY	0170.60	4 - Upper	155.03	No	$130,800	$148,250	2728	725	26.58	1352	1386
CA	SAN DIEGO COUNTY	0170.61	4 - Upper	230.66	No	$130,800	$220,573	3838	1014	26.42	1164	1507

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CA	SAN DIEGO COUNTY	0170.62	4 - Upper	261.44	No	$130,800	$250,001	5489	1989	36.24	1285	1844
CA	SAN DIEGO COUNTY	0170.63	4 - Upper	162.89	No	$130,800	$155,761	4659	1994	42.80	860	1058
CA	SAN DIEGO COUNTY	0170.64	4 - Upper	199.01	No	$130,800	$190,302	7844	5639	71.89	2049	2154
CA	SAN DIEGO COUNTY	0170.65	4 - Upper	218.18	No	$130,800	$208,631	9344	4992	53.42	2234	2499
CA	SAN DIEGO COUNTY	0170.66	4 - Upper	126.88	No	$130,800	$121,336	5989	2605	43.50	921	1083
CA	SAN DIEGO COUNTY	0170.67	4 - Upper	206.83	No	$130,800	$197,778	3213	1660	51.67	625	833
CA	SAN DIEGO COUNTY	0170.68	4 - Upper	136.25	No	$130,800	$130,294	4778	2779	58.16	898	1199
CA	SAN DIEGO COUNTY	0170.69	4 - Upper	159.84	No	$130,800	$152,850	2544	1206	47.41	564	646
CA	SAN DIEGO COUNTY	0170.70	4 - Upper	194.41	No	$130,800	$185,905	6376	3950	61.95	1119	1263
CA	SAN DIEGO COUNTY	0170.71	4 - Upper	202.38	No	$130,800	$193,528	5073	3013	59.39	731	1334
CA	SAN DIEGO COUNTY	0171.04	4 - Upper	126.43	No	$130,800	$120,903	4014	1001	24.94	1114	1331
CA	SAN DIEGO COUNTY	0171.06	4 - Upper	212.64	No	$130,800	$203,333	5100	1004	19.69	1255	1998
CA	SAN DIEGO COUNTY	0171.07	4 - Upper	194.64	No	$130,800	$186,128	2858	697	24.39	963	1063
CA	SAN DIEGO COUNTY	0171.08	4 - Upper	169.93	No	$130,800	$162,500	4717	1139	24.15	1383	1608
CA	SAN DIEGO COUNTY	0171.09	4 - Upper	214.07	No	$130,800	$204,706	6845	1820	26.59	1581	1908
CA	SAN DIEGO COUNTY	0171.11	4 - Upper	207.90	No	$130,800	$198,802	4415	927	21.00	1484	1811
CA	SAN DIEGO COUNTY	0171.12	4 - Upper	158.91	No	$130,800	$151,964	2602	712	27.36	663	684

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CA	SAN DIEGO COUNTY	0171.13	4 - Upper	160.16	No	$130,800	$153,150	5381	2467	45.85	920	1050
CA	SAN DIEGO COUNTY	0172.01	4 - Upper	261.44	No	$130,800	$250,001	1905	326	17.11	537	1168
CA	SAN DIEGO COUNTY	0172.02	4 - Upper	141.66	No	$130,800	$135,469	2035	340	16.71	502	1007
CA	SAN DIEGO COUNTY	0173.03	4 - Upper	128.85	No	$130,800	$123,214	3033	539	17.77	902	1355
CA	SAN DIEGO COUNTY	0173.05	4 - Upper	142.14	No	$130,800	$135,926	3100	572	18.45	1040	1251
CA	SAN DIEGO COUNTY	0173.06	4 - Upper	217.14	No	$130,800	$207,639	2855	519	18.18	871	1187
CA	SAN DIEGO COUNTY	0173.07	4 - Upper	136.14	No	$130,800	$130,188	2264	458	20.23	635	839
CA	SAN DIEGO COUNTY	0173.08	3 - Middle	112.46	No	$130,800	$107,540	3178	1374	43.23	489	701
CA	SAN DIEGO COUNTY	0174.03	4 - Upper	167.97	No	$130,800	$160,625	4998	1070	21.41	1478	1911
CA	SAN DIEGO COUNTY	0174.05	3 - Middle	98.96	No	$130,800	$94,637	3604	1125	31.22	841	1376
CA	SAN DIEGO COUNTY	0174.06	4 - Upper	161.91	No	$130,800	$154,832	3135	626	19.97	715	1090
CA	SAN DIEGO COUNTY	0174.07	4 - Upper	189.87	No	$130,800	$181,563	3080	526	17.08	801	1405
CA	SAN DIEGO COUNTY	0174.08	4 - Upper	152.07	No	$130,800	$145,417	2684	728	27.12	459	910
CA	SAN DIEGO COUNTY	0175.01	4 - Upper	135.22	No	$130,800	$129,306	2755	559	20.29	454	1306
CA	SAN DIEGO COUNTY	0175.02	4 - Upper	142.72	No	$130,800	$136,477	3674	1501	40.85	582	1219
CA	SAN DIEGO COUNTY	0176.01	4 - Upper	163.81	No	$130,800	$156,649	5511	1058	19.20	1339	1619
CA	SAN DIEGO COUNTY	0176.03	4 - Upper	159.77	No	$130,800	$152,778	2498	726	29.06	844	1110

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CA	SAN DIEGO COUNTY	0176.05	4 - Upper	181.32	No	$130,800	$173,393	3692	1372	37.16	647	836
CA	SAN DIEGO COUNTY	0176.06	3 - Middle	99.88	No	$130,800	$95,510	3988	1475	36.99	832	1196
CA	SAN DIEGO COUNTY	0177.01	4 - Upper	165.83	No	$130,800	$158,578	5379	1447	26.90	1137	1954
CA	SAN DIEGO COUNTY	0177.02	4 - Upper	150.88	No	$130,800	$144,281	2923	662	22.65	670	1407
CA	SAN DIEGO COUNTY	0178.01	3 - Middle	102.13	No	$130,800	$97,665	7000	2149	30.70	1507	1943
CA	SAN DIEGO COUNTY	0178.08	4 - Upper	160.43	No	$130,800	$153,409	6166	1525	24.73	2134	2515
CA	SAN DIEGO COUNTY	0178.09	4 - Upper	138.20	No	$130,800	$132,159	2324	522	22.46	604	831
CA	SAN DIEGO COUNTY	0178.10	4 - Upper	170.41	No	$130,800	$162,955	5067	1162	22.93	1443	1737
CA	SAN DIEGO COUNTY	0178.11	4 - Upper	135.03	No	$130,800	$129,129	6806	2049	30.11	1468	2355
CA	SAN DIEGO COUNTY	0178.13	4 - Upper	134.18	No	$130,800	$128,311	4370	983	22.49	1112	1830
CA	SAN DIEGO COUNTY	0179.01	3 - Middle	83.91	No	$130,800	$80,243	3767	1548	41.09	298	873
CA	SAN DIEGO COUNTY	0179.02	3 - Middle	81.36	No	$130,800	$77,808	2883	1298	45.02	535	992
CA	SAN DIEGO COUNTY	0180.00	4 - Upper	149.41	No	$130,800	$142,875	3089	713	23.08	447	1112
CA	SAN DIEGO COUNTY	0181.01	2 - Moderate	77.92	No	$130,800	$74,511	3474	1296	37.31	917	1366
CA	SAN DIEGO COUNTY	0181.02	4 - Upper	149.52	No	$130,800	$142,976	2544	775	30.46	380	947
CA	SAN DIEGO COUNTY	0182.01	3 - Middle	88.42	No	$130,800	$84,554	2942	1587	53.94	368	870
CA	SAN DIEGO COUNTY	0182.02	2 - Moderate	70.25	No	$130,800	$67,176	3122	1883	60.31	263	815

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CA	SAN DIEGO COUNTY	0183.01	4 - Upper	126.80	No	$130,800	$121,250	1008	261	25.89	281	438
CA	SAN DIEGO COUNTY	0183.02	2 - Moderate	73.05	No	$130,800	$69,861	1335	424	31.76	243	280
CA	SAN DIEGO COUNTY	0184.00	2 - Moderate	71.59	No	$130,800	$68,466	3561	1690	47.46	308	758
CA	SAN DIEGO COUNTY	0185.04	3 - Middle	84.24	No	$130,800	$80,556	6797	2450	36.05	1548	2175
CA	SAN DIEGO COUNTY	0185.09	2 - Moderate	55.85	No	$130,800	$53,415	4974	3532	71.01	512	684
CA	SAN DIEGO COUNTY	0185.10	2 - Moderate	77.12	No	$130,800	$73,750	3419	2245	65.66	653	895
CA	SAN DIEGO COUNTY	0185.11	3 - Middle	81.46	No	$130,800	$77,896	4959	2975	59.99	750	1046
CA	SAN DIEGO COUNTY	0185.12	2 - Moderate	62.09	No	$130,800	$59,375	3647	1252	34.33	1325	1834
CA	SAN DIEGO COUNTY	0185.15	3 - Middle	113.29	No	$130,800	$108,333	5064	1875	37.03	1094	1523
CA	SAN DIEGO COUNTY	0185.16	3 - Middle	92.07	No	$130,800	$88,043	3940	2236	56.75	749	921
CA	SAN DIEGO COUNTY	0185.17	2 - Moderate	79.44	No	$130,800	$75,972	3996	1835	45.92	822	1395
CA	SAN DIEGO COUNTY	0185.18	3 - Middle	106.36	No	$130,800	$101,708	3132	2412	77.01	582	792
CA	SAN DIEGO COUNTY	0185.19	2 - Moderate	67.86	No	$130,800	$64,899	5575	4336	77.78	761	974
CA	SAN DIEGO COUNTY	0185.20	2 - Moderate	72.78	No	$130,800	$69,595	5540	4060	73.29	931	1482
CA	SAN DIEGO COUNTY	0185.21	3 - Middle	95.42	No	$130,800	$91,250	4888	2902	59.37	889	1461
CA	SAN DIEGO COUNTY	0185.22	4 - Upper	120.15	No	$130,800	$114,896	5371	2879	53.60	879	1217
CA	SAN DIEGO COUNTY	0185.23	3 - Middle	93.90	No	$130,800	$89,792	5116	2737	53.50	1071	1402

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CA	SAN DIEGO COUNTY	0185.24	3 - Middle	116.08	No	$130,800	$111,000	3642	1945	53.40	698	954
CA	SAN DIEGO COUNTY	0185.25	4 - Upper	155.39	No	$130,800	$148,590	4395	2142	48.74	1132	1426
CA	SAN DIEGO COUNTY	0186.01	3 - Middle	107.09	No	$130,800	$102,406	4622	2198	47.56	1035	1518
CA	SAN DIEGO COUNTY	0186.08	4 - Upper	121.87	No	$130,800	$116,537	3103	1702	54.85	925	1050
CA	SAN DIEGO COUNTY	0186.09	3 - Middle	84.77	No	$130,800	$81,063	6286	4726	75.18	1149	1757
CA	SAN DIEGO COUNTY	0186.12	4 - Upper	136.05	No	$130,800	$130,103	4098	2317	56.54	1053	1336
CA	SAN DIEGO COUNTY	0186.13	2 - Moderate	69.92	No	$130,800	$66,860	4117	2792	67.82	535	914
CA	SAN DIEGO COUNTY	0186.15	2 - Moderate	59.23	No	$130,800	$56,642	2814	2229	79.21	333	693
CA	SAN DIEGO COUNTY	0186.16	1 - Low	38.00	No	$130,800	$36,346	3724	2572	69.07	158	515
CA	SAN DIEGO COUNTY	0186.17	3 - Middle	110.62	No	$130,800	$105,781	3561	2374	66.67	763	1034
CA	SAN DIEGO COUNTY	0186.18	2 - Moderate	68.10	No	$130,800	$65,125	3969	3454	87.02	300	656
CA	SAN DIEGO COUNTY	0186.19	4 - Upper	150.09	No	$130,800	$143,527	6194	2743	44.28	1268	1760
CA	SAN DIEGO COUNTY	0186.20	3 - Middle	108.44	No	$130,800	$103,696	2718	2240	82.41	435	404
CA	SAN DIEGO COUNTY	0186.21	3 - Middle	90.29	No	$130,800	$86,346	1640	1196	72.93	357	569
CA	SAN DIEGO COUNTY	0186.22	2 - Moderate	67.84	No	$130,800	$64,873	5130	3220	62.77	934	1302
CA	SAN DIEGO COUNTY	0187.00	2 - Moderate	55.42	No	$130,800	$52,998	37892	17418	45.97	38	7708
CA	SAN DIEGO COUNTY	0188.01	3 - Middle	101.60	No	$130,800	$97,159	3808	1310	34.40	1101	1309

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CA	SAN DIEGO COUNTY	0188.03	3 - Middle	105.76	No	$130,800	$101,136	5056	1769	34.99	1164	1725
CA	SAN DIEGO COUNTY	0188.04	4 - Upper	154.05	No	$130,800	$147,308	5536	1427	25.78	1759	2046
CA	SAN DIEGO COUNTY	0188.05	4 - Upper	132.92	No	$130,800	$127,105	3572	1097	30.71	1083	1393
CA	SAN DIEGO COUNTY	0189.03	2 - Moderate	59.24	No	$130,800	$56,648	5161	3089	59.85	905	1510
CA	SAN DIEGO COUNTY	0189.04	2 - Moderate	59.15	No	$130,800	$56,563	6316	4171	66.04	755	1206
CA	SAN DIEGO COUNTY	0189.05	2 - Moderate	69.80	No	$130,800	$66,750	6764	4847	71.66	824	1259
CA	SAN DIEGO COUNTY	0189.06	2 - Moderate	67.42	No	$130,800	$64,474	6298	4086	64.88	1025	1421
CA	SAN DIEGO COUNTY	0190.01	3 - Middle	89.45	No	$130,800	$85,536	6395	2123	33.20	1994	2509
CA	SAN DIEGO COUNTY	0190.02	3 - Middle	105.69	No	$130,800	$101,071	3581	1974	55.12	677	895
CA	SAN DIEGO COUNTY	0191.03	3 - Middle	102.83	No	$130,800	$98,338	7046	2937	41.68	1628	2220
CA	SAN DIEGO COUNTY	0191.05	4 - Upper	127.81	No	$130,800	$122,220	6920	2199	31.78	2161	2462
CA	SAN DIEGO COUNTY	0191.07	3 - Middle	108.82	No	$130,800	$104,063	2470	1190	48.18	649	778
CA	SAN DIEGO COUNTY	0191.08	3 - Middle	85.44	No	$130,800	$81,702	3072	2334	75.98	721	1075
CA	SAN DIEGO COUNTY	0191.09	3 - Middle	92.29	No	$130,800	$88,255	4793	2475	51.64	1304	1535
CA	SAN DIEGO COUNTY	0191.10	3 - Middle	110.03	No	$130,800	$105,221	5438	2756	50.68	1197	1779
CA	SAN DIEGO COUNTY	0191.11	3 - Middle	99.15	No	$130,800	$94,817	4417	2428	54.97	880	1235
CA	SAN DIEGO COUNTY	0192.03	3 - Middle	119.65	No	$130,800	$114,417	2952	1366	46.27	666	855

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CA	SAN DIEGO COUNTY	0192.05	3 - Middle	84.47	No	$130,800	$80,773	6472	4625	71.46	989	1465
CA	SAN DIEGO COUNTY	0192.06	2 - Moderate	78.31	No	$130,800	$74,884	5586	4564	81.70	617	1014
CA	SAN DIEGO COUNTY	0192.08	4 - Upper	132.77	No	$130,800	$126,964	3564	1260	35.35	1004	1219
CA	SAN DIEGO COUNTY	0192.09	4 - Upper	121.30	No	$130,800	$116,000	3270	999	30.55	885	1039
CA	SAN DIEGO COUNTY	0192.10	2 - Moderate	68.77	No	$130,800	$65,763	5882	4386	74.57	813	1328
CA	SAN DIEGO COUNTY	0193.01	4 - Upper	122.58	No	$130,800	$117,218	6651	3139	47.20	1873	2259
CA	SAN DIEGO COUNTY	0193.03	4 - Upper	124.29	No	$130,800	$118,854	8025	4204	52.39	1883	2368
CA	SAN DIEGO COUNTY	0193.04	3 - Middle	90.88	No	$130,800	$86,908	3548	1782	50.23	698	1149
CA	SAN DIEGO COUNTY	0193.05	3 - Middle	106.84	No	$130,800	$102,167	3983	1894	47.55	818	1452
CA	SAN DIEGO COUNTY	0194.03	3 - Middle	99.38	No	$130,800	$95,033	6489	4226	65.13	1200	1610
CA	SAN DIEGO COUNTY	0194.04	2 - Moderate	77.97	No	$130,800	$74,559	3697	3183	86.10	544	789
CA	SAN DIEGO COUNTY	0194.05	3 - Middle	84.07	No	$130,800	$80,396	3813	2688	70.50	575	903
CA	SAN DIEGO COUNTY	0194.06	3 - Middle	81.87	No	$130,800	$78,289	4959	3013	60.76	990	1283
CA	SAN DIEGO COUNTY	0195.01	2 - Moderate	57.37	No	$130,800	$54,861	3831	3547	92.59	160	449
CA	SAN DIEGO COUNTY	0195.02	2 - Moderate	54.08	No	$130,800	$51,714	5492	4870	88.67	301	926
CA	SAN DIEGO COUNTY	0195.03	2 - Moderate	71.01	No	$130,800	$67,905	5032	3790	75.32	603	1207
CA	SAN DIEGO COUNTY	0196.01	3 - Middle	105.74	No	$130,800	$101,120	6622	3684	55.63	1156	1718

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CA	SAN DIEGO COUNTY	0196.02	3 - Middle	87.99	No	$130,800	$84,143	5438	2934	53.95	982	1264
CA	SAN DIEGO COUNTY	0197.01	3 - Middle	85.42	No	$130,800	$81,689	7022	3798	54.09	1106	1493
CA	SAN DIEGO COUNTY	0197.02	3 - Middle	98.95	No	$130,800	$94,621	5069	2128	41.98	1172	1554
CA	SAN DIEGO COUNTY	0198.03	3 - Middle	100.84	No	$130,800	$96,435	5937	2262	38.10	855	1616
CA	SAN DIEGO COUNTY	0198.04	4 - Upper	136.79	No	$130,800	$130,804	4567	1231	26.95	1369	1637
CA	SAN DIEGO COUNTY	0198.05	3 - Middle	83.74	No	$130,800	$80,079	4138	2239	54.11	807	1166
CA	SAN DIEGO COUNTY	0198.08	3 - Middle	110.61	No	$130,800	$105,774	4853	1133	23.35	1711	2331
CA	SAN DIEGO COUNTY	0198.09	4 - Upper	131.68	No	$130,800	$125,924	4096	1132	27.64	1498	1704
CA	SAN DIEGO COUNTY	0198.10	3 - Middle	95.57	No	$130,800	$91,395	6412	2573	40.13	1702	1774
CA	SAN DIEGO COUNTY	0198.11	4 - Upper	145.25	No	$130,800	$138,894	7330	2998	40.90	1586	1773
CA	SAN DIEGO COUNTY	0199.02	3 - Middle	96.97	No	$130,800	$92,734	4211	2620	62.22	757	980
CA	SAN DIEGO COUNTY	0199.03	3 - Middle	96.54	No	$130,800	$92,321	4718	2319	49.15	955	1282
CA	SAN DIEGO COUNTY	0199.04	3 - Middle	92.98	No	$130,800	$88,919	6865	2985	43.48	986	1400
CA	SAN DIEGO COUNTY	0199.05	3 - Middle	109.80	No	$130,800	$105,000	4326	1788	41.33	969	1363
CA	SAN DIEGO COUNTY	0200.15	4 - Upper	173.33	No	$130,800	$165,750	5171	1412	27.31	1510	1557
CA	SAN DIEGO COUNTY	0200.17	2 - Moderate	66.58	No	$130,800	$63,667	3187	1965	61.66	378	511
CA	SAN DIEGO COUNTY	0200.19	3 - Middle	103.49	No	$130,800	$98,966	6728	2759	41.01	2292	2577

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CA	SAN DIEGO COUNTY	0200.21	3 - Middle	81.56	No	$130,800	$77,992	6034	4779	79.20	727	1059
CA	SAN DIEGO COUNTY	0200.23	3 - Middle	114.56	No	$130,800	$109,547	4734	2683	56.68	1014	1230
CA	SAN DIEGO COUNTY	0200.24	3 - Middle	103.78	No	$130,800	$99,243	4129	2057	49.82	1004	1295
CA	SAN DIEGO COUNTY	0200.25	3 - Middle	83.80	No	$130,800	$80,134	5021	2809	55.95	957	1119
CA	SAN DIEGO COUNTY	0200.26	4 - Upper	123.19	No	$130,800	$117,802	4345	1442	33.19	1257	1653
CA	SAN DIEGO COUNTY	0200.28	1 - Low	45.43	No	$130,800	$43,448	3690	3395	92.01	46	146
CA	SAN DIEGO COUNTY	0200.29	2 - Moderate	58.72	No	$130,800	$56,154	6854	4889	71.33	415	782
CA	SAN DIEGO COUNTY	0200.30	4 - Upper	186.83	No	$130,800	$178,659	7193	2522	35.06	1837	2088
CA	SAN DIEGO COUNTY	0200.31	4 - Upper	121.07	No	$130,800	$115,772	6659	2333	35.04	1748	2036
CA	SAN DIEGO COUNTY	0200.32	4 - Upper	151.36	No	$130,800	$144,741	3649	975	26.72	1129	1445
CA	SAN DIEGO COUNTY	0200.33	3 - Middle	107.67	No	$130,800	$102,966	3720	1104	29.68	989	1427
CA	SAN DIEGO COUNTY	0200.34	4 - Upper	195.12	No	$130,800	$186,585	2737	666	24.33	779	843
CA	SAN DIEGO COUNTY	0200.35	4 - Upper	186.44	No	$130,800	$178,289	6858	1550	22.60	1820	2306
CA	SAN DIEGO COUNTY	0200.36	1 - Low	44.52	No	$130,800	$42,578	3613	3192	88.35	522	633
CA	SAN DIEGO COUNTY	0200.37	2 - Moderate	57.99	No	$130,800	$55,455	4331	3166	73.10	654	1120
CA	SAN DIEGO COUNTY	0200.38	4 - Upper	130.24	No	$130,800	$124,545	5773	3273	56.69	1190	1586
CA	SAN DIEGO COUNTY	0200.39	3 - Middle	111.11	No	$130,800	$106,250	2226	1293	58.09	471	574

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CA	SAN DIEGO COUNTY	0200.40	4 - Upper	153.96	No	$130,800	$147,222	4299	1527	35.52	1149	1416
CA	SAN DIEGO COUNTY	0200.41	3 - Middle	94.39	No	$130,800	$90,263	3028	1969	65.03	365	768
CA	SAN DIEGO COUNTY	0200.42	4 - Upper	162.34	No	$130,800	$155,240	3794	1160	30.57	1386	1490
CA	SAN DIEGO COUNTY	0200.43	4 - Upper	170.96	No	$130,800	$163,478	6475	2248	34.72	1441	1537
CA	SAN DIEGO COUNTY	0200.44	4 - Upper	152.22	No	$130,800	$145,566	8509	3520	41.37	2061	2719
CA	SAN DIEGO COUNTY	0201.05	3 - Middle	91.09	No	$130,800	$87,109	4122	2180	52.89	708	1012
CA	SAN DIEGO COUNTY	0201.06	3 - Middle	95.42	No	$130,800	$91,250	3852	2430	63.08	782	1099
CA	SAN DIEGO COUNTY	0201.07	3 - Middle	93.68	No	$130,800	$89,583	4248	2672	62.90	921	1293
CA	SAN DIEGO COUNTY	0201.08	2 - Moderate	71.55	No	$130,800	$68,427	5901	5018	85.04	460	705
CA	SAN DIEGO COUNTY	0201.09	2 - Moderate	74.96	No	$130,800	$71,684	5178	3933	75.96	1018	1332
CA	SAN DIEGO COUNTY	0201.10	4 - Upper	153.04	No	$130,800	$146,350	7812	4057	51.93	1742	2410
CA	SAN DIEGO COUNTY	0201.11	4 - Upper	139.31	No	$130,800	$133,214	4128	1751	42.42	1038	1242
CA	SAN DIEGO COUNTY	0202.02	1 - Low	48.45	No	$130,800	$46,334	6955	6153	88.47	508	1082
CA	SAN DIEGO COUNTY	0202.06	2 - Moderate	61.68	No	$130,800	$58,983	5009	4343	86.70	614	1022
CA	SAN DIEGO COUNTY	0202.07	1 - Low	42.99	No	$130,800	$41,115	5183	4592	88.60	447	650
CA	SAN DIEGO COUNTY	0202.08	3 - Middle	85.37	No	$130,800	$81,641	2615	2001	76.52	595	764
CA	SAN DIEGO COUNTY	0202.09	2 - Moderate	56.15	No	$130,800	$53,693	4882	3628	74.31	554	951

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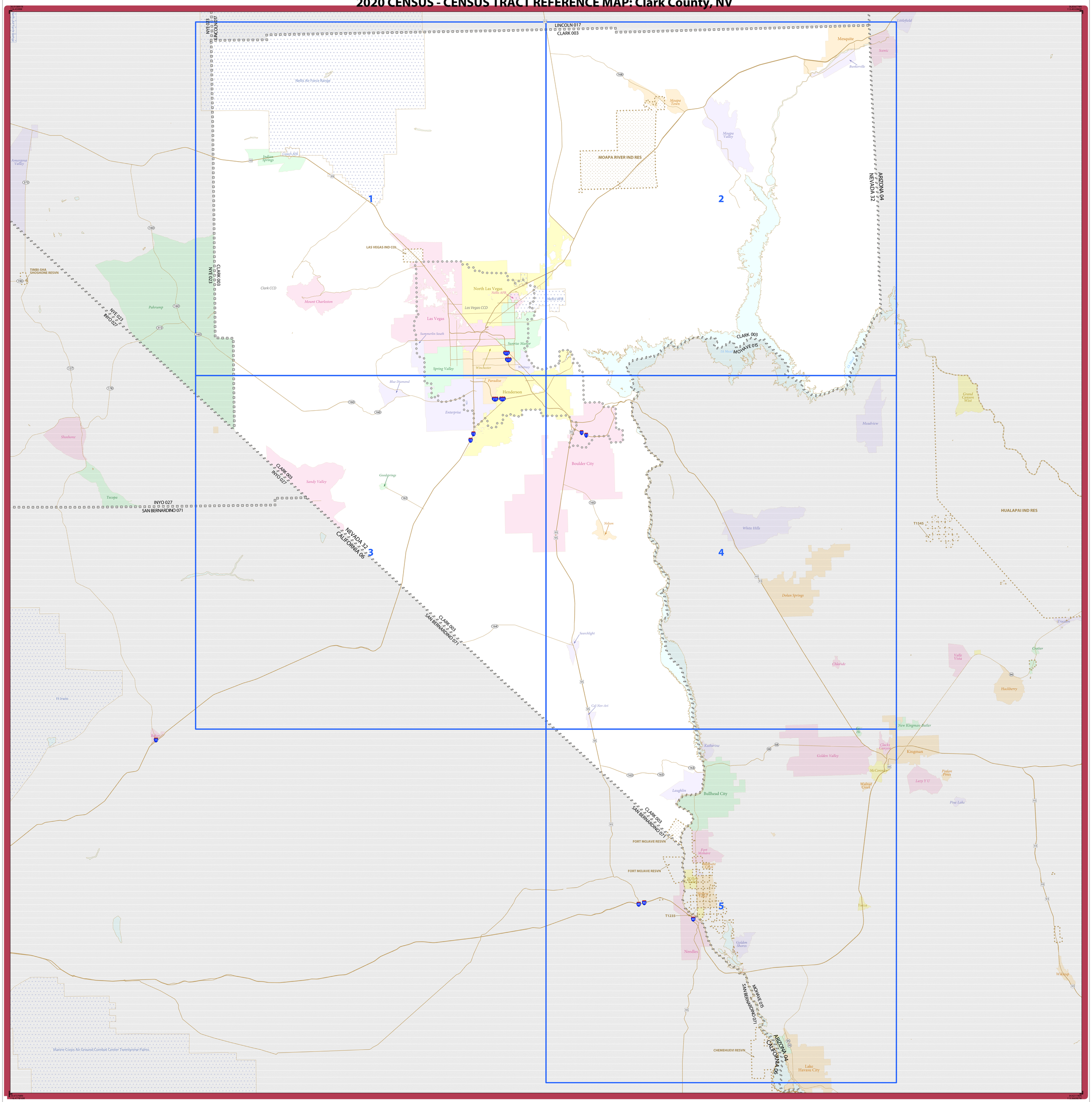
CA	SAN DIEGO COUNTY	0202.10	2 - Moderate	58.92	No	$130,800	$56,346	5105	3753	73.52	1057	1450
CA	SAN DIEGO COUNTY	0202.11	2 - Moderate	66.80	No	$130,800	$63,884	6918	5353	77.38	705	919
CA	SAN DIEGO COUNTY	0202.13	1 - Low	48.53	No	$130,800	$46,406	3674	3284	89.38	135	330
CA	SAN DIEGO COUNTY	0202.14	1 - Low	38.11	No	$130,800	$36,442	5808	4663	80.29	75	727
CA	SAN DIEGO COUNTY	0203.04	4 - Upper	121.67	No	$130,800	$116,354	6641	2605	39.23	1816	2251
CA	SAN DIEGO COUNTY	0203.05	3 - Middle	119.30	No	$130,800	$114,087	6124	3198	52.22	1510	1961
CA	SAN DIEGO COUNTY	0203.08	1 - Low	40.34	No	$130,800	$38,576	5981	3837	64.15	612	945
CA	SAN DIEGO COUNTY	0203.09	3 - Middle	102.04	No	$130,800	$97,583	4093	2746	67.09	685	1034
CA	SAN DIEGO COUNTY	0203.10	3 - Middle	111.98	No	$130,800	$107,083	8703	4736	54.42	1176	1586
CA	SAN DIEGO COUNTY	0203.11	3 - Middle	91.27	No	$130,800	$87,276	3600	1335	37.08	1075	1221
CA	SAN DIEGO COUNTY	0203.12	3 - Middle	99.20	No	$130,800	$94,861	4487	2085	46.47	1176	1555
CA	SAN DIEGO COUNTY	0203.13	3 - Middle	108.12	No	$130,800	$103,393	3012	1688	56.04	662	894
CA	SAN DIEGO COUNTY	0204.01	4 - Upper	170.46	No	$130,800	$163,000	2373	525	22.12	805	914
CA	SAN DIEGO COUNTY	0204.03	3 - Middle	102.95	No	$130,800	$98,453	4220	2366	56.07	985	1228
CA	SAN DIEGO COUNTY	0204.04	3 - Middle	92.63	No	$130,800	$88,582	5426	2730	50.31	936	1206
CA	SAN DIEGO COUNTY	0204.05	4 - Upper	155.45	No	$130,800	$148,650	3685	1052	28.55	1164	1210
CA	SAN DIEGO COUNTY	0205.00	2 - Moderate	68.18	No	$130,800	$65,196	4952	3893	78.61	559	1245

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0206.01	2 - Moderate	62.29	No	$130,800	$59,568	5715	4615	80.75	454	1328
CA	SAN DIEGO COUNTY	0206.02	2 - Moderate	65.97	No	$130,800	$63,086	5970	3668	61.44	902	1470
CA	SAN DIEGO COUNTY	0207.05	4 - Upper	122.00	No	$130,800	$116,667	4861	2394	49.25	1159	1331
CA	SAN DIEGO COUNTY	0207.06	4 - Upper	173.61	No	$130,800	$166,014	6656	2260	33.95	1665	2072
CA	SAN DIEGO COUNTY	0207.07	1 - Low	48.94	No	$130,800	$46,806	5077	3660	72.09	473	827
CA	SAN DIEGO COUNTY	0207.08	3 - Middle	94.86	No	$130,800	$90,714	3728	1672	44.85	914	1127
CA	SAN DIEGO COUNTY	0207.10	4 - Upper	143.14	No	$130,800	$136,875	1798	586	32.59	538	627
CA	SAN DIEGO COUNTY	0207.11	4 - Upper	167.70	No	$130,800	$160,363	3593	1390	38.69	1090	1239
CA	SAN DIEGO COUNTY	0207.12	3 - Middle	114.75	No	$130,800	$109,735	4856	2555	52.62	1391	1497
CA	SAN DIEGO COUNTY	0208.01	4 - Upper	154.18	No	$130,800	$147,432	5295	1440	27.20	1465	1865
CA	SAN DIEGO COUNTY	0208.05	3 - Middle	97.69	No	$130,800	$93,417	3674	1587	43.20	755	962
CA	SAN DIEGO COUNTY	0208.06	2 - Moderate	77.48	No	$130,800	$74,095	6158	3010	48.88	969	1313
CA	SAN DIEGO COUNTY	0208.07	4 - Upper	128.43	No	$130,800	$122,813	3070	875	28.50	957	1148
CA	SAN DIEGO COUNTY	0208.10	4 - Upper	132.10	No	$130,800	$126,324	5349	1489	27.84	1395	1677
CA	SAN DIEGO COUNTY	0208.11	4 - Upper	141.96	No	$130,800	$135,750	5923	1586	26.78	1523	2070
CA	SAN DIEGO COUNTY	0208.12	2 - Moderate	53.30	No	$130,800	$50,972	2003	1034	51.62	364	443
CA	SAN DIEGO COUNTY	0208.13	3 - Middle	95.13	No	$130,800	$90,968	4983	2049	41.12	1042	1560

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0209.02	3 - Middle	101.96	No	$130,800	$97,500	2306	578	25.07	633	1148
CA	SAN DIEGO COUNTY	0209.03	2 - Moderate	65.86	No	$130,800	$62,981	3030	1138	37.56	789	1532
CA	SAN DIEGO COUNTY	0209.04	3 - Middle	87.52	No	$130,800	$83,693	3266	870	26.64	931	1800
CA	SAN DIEGO COUNTY	0210.01	2 - Moderate	54.28	No	$130,800	$51,910	2085	826	39.62	615	1849
CA	SAN DIEGO COUNTY	0210.02	4 - Upper	160.28	No	$130,800	$153,274	1946	872	44.81	538	1514
CA	SAN DIEGO COUNTY	0211.01	3 - Middle	110.05	No	$130,800	$105,242	5310	2971	55.95	1312	1936
CA	SAN DIEGO COUNTY	0211.02	1 - Low	45.86	No	$130,800	$43,854	2613	1250	47.84	628	1098
CA	SAN DIEGO COUNTY	0212.02	3 - Middle	93.66	No	$130,800	$89,563	3073	1073	34.92	915	1256
CA	SAN DIEGO COUNTY	0212.04	4 - Upper	125.20	No	$130,800	$119,728	5491	1216	22.15	1760	1912
CA	SAN DIEGO COUNTY	0212.05	3 - Middle	96.07	No	$130,800	$91,867	7029	2517	35.81	1284	1888
CA	SAN DIEGO COUNTY	0212.06	4 - Upper	123.53	No	$130,800	$118,125	3039	815	26.82	991	1265
CA	SAN DIEGO COUNTY	0213.02	3 - Middle	114.11	No	$130,800	$109,116	7237	3911	54.04	1250	1443
CA	SAN DIEGO COUNTY	0213.04	4 - Upper	149.13	No	$130,800	$142,609	2709	1038	38.32	910	996
CA	SAN DIEGO COUNTY	0213.05	3 - Middle	114.94	No	$130,800	$109,911	4389	1152	26.25	1085	1285
CA	SAN DIEGO COUNTY	0213.06	4 - Upper	165.81	No	$130,800	$158,553	5762	4120	71.50	1288	1534
CA	SAN DIEGO COUNTY	0214.01	3 - Middle	98.49	No	$130,800	$94,180	4383	1704	38.88	507	1188
CA	SAN DIEGO COUNTY	0214.02	4 - Upper	138.21	No	$130,800	$132,167	2793	898	32.15	418	998

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CA	SAN DIEGO COUNTY	0215.01	4 - Upper	261.44	No	$130,800	$250,001	3882	1628	41.94	1075	1255
CA	SAN DIEGO COUNTY	0215.02	4 - Upper	173.79	No	$130,800	$166,184	9851	5370	54.51	1395	2016
CA	SAN DIEGO COUNTY	0216.00	3 - Middle	88.37	No	$130,800	$84,509	3584	1432	39.96	357	471
CA	SAN DIEGO COUNTY	0218.00	4 - Upper	181.08	No	$130,800	$173,158	1980	396	20.00	721	1084
CA	SAN DIEGO COUNTY	0219.00	1 - Low	46.79	No	$130,800	$44,750	2625	2278	86.78	173	431
CA	SAN DIEGO COUNTY	0220.00	1 - Low	49.40	No	$130,800	$47,246	4526	4266	94.26	312	621
CA	SAN DIEGO COUNTY	0221.01	4 - Upper	162.46	No	$130,800	$155,357	2631	764	29.04	461	569
CA	SAN DIEGO COUNTY	0221.02	4 - Upper	135.09	No	$130,800	$129,179	7024	3042	43.31	1373	2257
CA	SAN DIEGO COUNTY	9901.00	0 - Unknown	0.00	No	$130,800	$0	0	0	0.00	0	0

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International		CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		Incline Village 35100
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

Note: This index map sheet provides the map sheet configuration in relation to the subject entity. Due to scale limitations, map content may be simplified. Refer to parent and/or inset map sheets for detailed map content.

OFF-RESERVATION TRUST LAND NAMES
T1235 Fort Mojave
T1545 Hualapai

0 9 18 27 36 45 Kilometers
0 6 12 18 24 30 Miles
The plotted map scale is 1:305,801

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

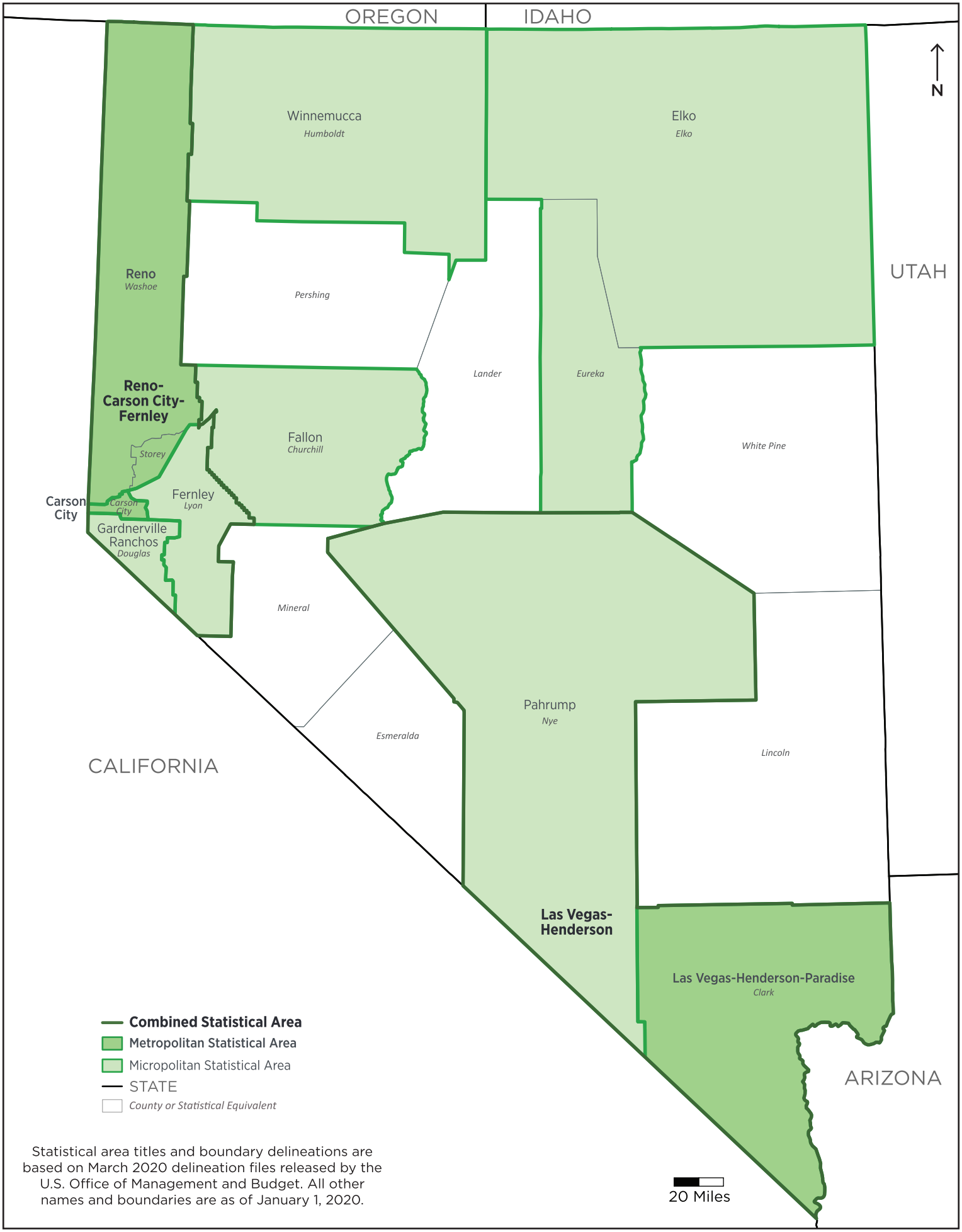
Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 36 10 07
2nd Standard Parallel: 40 50 08
Central Meridian: -117 01 18
Latitude of Projection's Origin: 35 00 07
False Easting: 0
False Northing: 0

Total Sheets: 6 (Index 1; Parent 5; Inset 0)

NAME: Clark County (003)
ENTITY TYPE: County or statistically equivalent entity
ST: Nevada (32)

2020 CENSUS TRACT REF MAP (INDEX)
Sheet ID: 249632003000

Nevada: 2020 Core Based Statistical Areas and Counties



Statistical area titles and boundary delineations are based on March 2020 delineation files released by the U.S. Office of Management and Budget. All other names and boundaries are as of January 1, 2020.

U.S. Census Bureau, Population Division

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 29820 - LAS VEGAS-HENDERSON-NORTH LAS VEGAS, NV
State: NEVADA
County: ALL COUNTIES
All Tracts: 535

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0001.01	3 - Middle	94.55	No	$94,900	$67,981	6669	5436	81.51	1346	2087
NV	CLARK COUNTY	0001.03	2 - Moderate	77.60	No	$94,900	$55,797	5917	4816	81.39	812	1520
NV	CLARK COUNTY	0001.05	3 - Middle	110.18	No	$94,900	$79,219	3962	2965	74.84	960	1273
NV	CLARK COUNTY	0001.06	2 - Moderate	63.54	No	$94,900	$45,688	4527	3177	70.18	774	1253
NV	CLARK COUNTY	0001.07	2 - Moderate	59.96	No	$94,900	$43,110	4009	3006	74.98	327	1027
NV	CLARK COUNTY	0001.08	2 - Moderate	66.16	No	$94,900	$47,568	3748	3228	86.13	515	1158
NV	CLARK COUNTY	0001.09	2 - Moderate	71.28	No	$94,900	$51,250	3591	2732	76.08	643	1056
NV	CLARK COUNTY	0002.01	1 - Low	45.55	No	$94,900	$32,750	4787	4233	88.43	373	1176
NV	CLARK COUNTY	0002.03	2 - Moderate	68.07	No	$94,900	$48,945	3987	2793	70.05	394	1058
NV	CLARK COUNTY	0002.04	4 - Upper	125.76	No	$94,900	$90,417	954	420	44.03	319	419
NV	CLARK COUNTY	0003.01	2 - Moderate	50.52	No	$94,900	$36,328	2996	2805	93.62	295	1101
NV	CLARK COUNTY	0003.02	1 - Low	34.81	No	$94,900	$25,034	5188	4923	94.89	494	1409
NV	CLARK COUNTY	0004.01	2 - Moderate	66.93	No	$94,900	$48,125	2463	1702	69.10	130	303
NV	CLARK COUNTY	0004.02	1 - Low	34.64	No	$94,900	$24,911	3265	2891	88.55	84	913

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0004.03	2 - Moderate	59.02	No	$94,900	$42,440	2316	1791	77.33	72	969
NV	CLARK COUNTY	0005.10	2 - Moderate	73.56	No	$94,900	$52,889	5274	4928	93.44	624	1352
NV	CLARK COUNTY	0005.13	2 - Moderate	50.74	No	$94,900	$36,484	3666	2987	81.48	440	1029
NV	CLARK COUNTY	0005.14	1 - Low	46.11	No	$94,900	$33,155	5850	5052	86.36	539	1283
NV	CLARK COUNTY	0005.15	2 - Moderate	52.52	No	$94,900	$37,762	5075	4594	90.52	571	1333
NV	CLARK COUNTY	0005.16	1 - Low	46.97	No	$94,900	$33,774	5795	5203	89.78	573	1119
NV	CLARK COUNTY	0005.17	3 - Middle	83.29	No	$94,900	$59,884	5257	4645	88.36	668	1152
NV	CLARK COUNTY	0005.18	2 - Moderate	52.25	No	$94,900	$37,566	5668	4962	87.54	868	1580
NV	CLARK COUNTY	0005.19	2 - Moderate	64.32	No	$94,900	$46,250	5155	4583	88.90	507	961
NV	CLARK COUNTY	0005.20	2 - Moderate	64.72	No	$94,900	$46,534	1978	1829	92.47	270	549
NV	CLARK COUNTY	0005.21	1 - Low	43.94	No	$94,900	$31,593	3958	3257	82.29	136	788
NV	CLARK COUNTY	0005.22	1 - Low	48.18	No	$94,900	$34,643	3206	3006	93.76	44	551
NV	CLARK COUNTY	0005.23	1 - Low	37.60	No	$94,900	$27,034	2848	2435	85.50	24	458
NV	CLARK COUNTY	0005.24	1 - Low	36.93	No	$94,900	$26,552	2477	2160	87.20	95	283
NV	CLARK COUNTY	0005.25	2 - Moderate	67.18	No	$94,900	$48,304	2862	2636	92.10	283	512
NV	CLARK COUNTY	0005.26	2 - Moderate	76.49	No	$94,900	$55,000	2861	2556	89.34	415	698
NV	CLARK COUNTY	0005.27	2 - Moderate	63.81	No	$94,900	$45,881	3551	3280	92.37	606	1146

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0005.28	1 - Low	48.98	No	$94,900	$35,216	3117	2819	90.44	347	775
NV	CLARK COUNTY	0006.00	1 - Low	47.76	No	$94,900	$34,338	2644	1808	68.38	218	548
NV	CLARK COUNTY	0007.00	4 - Upper	172.55	No	$94,900	$124,063	2870	1695	59.06	137	132
NV	CLARK COUNTY	0010.03	2 - Moderate	79.25	No	$94,900	$56,982	4211	2874	68.25	762	1011
NV	CLARK COUNTY	0010.04	2 - Moderate	59.68	No	$94,900	$42,912	6820	4625	67.82	1064	1952
NV	CLARK COUNTY	0010.05	4 - Upper	155.08	No	$94,900	$111,500	1528	537	35.14	503	602
NV	CLARK COUNTY	0010.06	3 - Middle	119.65	No	$94,900	$86,029	3932	1799	45.75	1240	1640
NV	CLARK COUNTY	0011.00	1 - Low	29.97	No	$94,900	$21,553	2954	2164	73.26	111	303
NV	CLARK COUNTY	0012.00	2 - Moderate	56.11	No	$94,900	$40,341	4055	2726	67.23	623	1340
NV	CLARK COUNTY	0013.00	3 - Middle	100.10	No	$94,900	$71,975	4624	3256	70.42	1015	1771
NV	CLARK COUNTY	0014.01	2 - Moderate	67.32	No	$94,900	$48,404	3424	2688	78.50	538	857
NV	CLARK COUNTY	0014.02	3 - Middle	81.18	No	$94,900	$58,371	4092	3576	87.39	559	1147
NV	CLARK COUNTY	0015.01	1 - Low	47.85	No	$94,900	$34,403	3395	2519	74.20	239	637
NV	CLARK COUNTY	0015.02	2 - Moderate	59.76	No	$94,900	$42,969	4150	2690	64.82	1001	1676
NV	CLARK COUNTY	0016.07	2 - Moderate	59.31	No	$94,900	$42,647	6549	4246	64.83	430	1179
NV	CLARK COUNTY	0016.08	1 - Low	44.16	No	$94,900	$31,750	1990	1404	70.55	326	621
NV	CLARK COUNTY	0016.09	3 - Middle	95.91	No	$94,900	$68,958	4263	3671	86.11	921	1233

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0016.10	3 - Middle	90.62	No	$94,900	$65,159	2952	2348	79.54	619	778
NV	CLARK COUNTY	0016.11	3 - Middle	92.58	No	$94,900	$66,563	4791	3904	81.49	849	1094
NV	CLARK COUNTY	0016.13	2 - Moderate	75.56	No	$94,900	$54,329	4209	3476	82.58	637	990
NV	CLARK COUNTY	0016.14	2 - Moderate	50.17	No	$94,900	$36,077	2338	1868	79.90	216	789
NV	CLARK COUNTY	0016.15	2 - Moderate	55.13	No	$94,900	$39,643	4763	3652	76.67	490	965
NV	CLARK COUNTY	0017.06	3 - Middle	106.61	No	$94,900	$76,652	3356	1636	48.75	785	1263
NV	CLARK COUNTY	0017.07	4 - Upper	128.22	No	$94,900	$92,188	1792	963	53.74	485	779
NV	CLARK COUNTY	0017.08	3 - Middle	101.26	No	$94,900	$72,803	3433	2082	60.65	872	1352
NV	CLARK COUNTY	0017.09	3 - Middle	96.78	No	$94,900	$69,583	1715	1014	59.13	427	579
NV	CLARK COUNTY	0017.10	2 - Moderate	71.24	No	$94,900	$51,219	4794	3386	70.63	743	1108
NV	CLARK COUNTY	0017.11	2 - Moderate	68.15	No	$94,900	$49,000	3440	2230	64.83	278	908
NV	CLARK COUNTY	0017.12	3 - Middle	104.49	No	$94,900	$75,130	4256	2406	56.53	1068	1503
NV	CLARK COUNTY	0017.13	3 - Middle	101.74	No	$94,900	$73,152	3314	2096	63.25	603	869
NV	CLARK COUNTY	0017.14	3 - Middle	92.97	No	$94,900	$66,848	3502	2357	67.30	813	1128
NV	CLARK COUNTY	0017.15	2 - Moderate	64.47	No	$94,900	$46,357	2685	2135	79.52	376	779
NV	CLARK COUNTY	0017.16	3 - Middle	81.71	No	$94,900	$58,750	1689	1233	73.00	358	506
NV	CLARK COUNTY	0017.17	4 - Upper	146.04	No	$94,900	$105,000	1542	666	43.19	438	515

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0017.18	2 - Moderate	54.94	No	$94,900	$39,506	3180	2540	79.87	210	529
NV	CLARK COUNTY	0018.01	2 - Moderate	58.00	No	$94,900	$41,701	6761	4803	71.04	1249	1997
NV	CLARK COUNTY	0018.03	2 - Moderate	63.70	No	$94,900	$45,804	2889	2087	72.24	424	852
NV	CLARK COUNTY	0018.04	2 - Moderate	62.74	No	$94,900	$45,110	3760	3000	79.79	489	1028
NV	CLARK COUNTY	0019.01	1 - Low	49.98	No	$94,900	$35,935	5249	4452	84.82	388	1007
NV	CLARK COUNTY	0019.02	2 - Moderate	56.75	No	$94,900	$40,804	4231	3270	77.29	595	1279
NV	CLARK COUNTY	0020.00	2 - Moderate	56.40	No	$94,900	$40,554	4884	2612	53.48	597	1124
NV	CLARK COUNTY	0022.01	2 - Moderate	56.23	No	$94,900	$40,430	4766	3256	68.32	383	1102
NV	CLARK COUNTY	0022.03	2 - Moderate	55.51	No	$94,900	$39,911	4585	3933	85.78	368	672
NV	CLARK COUNTY	0022.04	1 - Low	49.13	No	$94,900	$35,326	4288	3761	87.71	234	525
NV	CLARK COUNTY	0022.06	2 - Moderate	57.30	No	$94,900	$41,198	3344	2770	82.83	343	1000
NV	CLARK COUNTY	0022.07	1 - Low	48.24	No	$94,900	$34,688	3866	3515	90.92	0	246
NV	CLARK COUNTY	0023.02	3 - Middle	118.40	No	$94,900	$85,125	757	310	40.95	129	44
NV	CLARK COUNTY	0023.03	0 - Unknown	0.00	No	$94,900	$0	1025	331	32.29	258	20
NV	CLARK COUNTY	0024.03	1 - Low	47.12	No	$94,900	$33,882	4613	3214	69.67	232	234
NV	CLARK COUNTY	0024.04	1 - Low	33.98	No	$94,900	$24,435	5826	4911	84.29	10	513
NV	CLARK COUNTY	0024.05	2 - Moderate	54.44	No	$94,900	$39,145	4233	3369	79.59	46	584

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0024.06	2 - Moderate	71.92	No	$94,900	$51,711	3923	2815	71.76	236	298
NV	CLARK COUNTY	0025.01	3 - Middle	85.70	No	$94,900	$61,620	6110	4422	72.37	696	1378
NV	CLARK COUNTY	0025.04	2 - Moderate	62.22	No	$94,900	$44,740	3820	2546	66.65	391	1394
NV	CLARK COUNTY	0025.05	1 - Low	49.01	No	$94,900	$35,238	2126	1696	79.77	124	216
NV	CLARK COUNTY	0025.06	2 - Moderate	62.52	No	$94,900	$44,952	3544	2737	77.23	78	344
NV	CLARK COUNTY	0026.03	1 - Low	37.63	No	$94,900	$27,060	3597	2016	56.05	9	376
NV	CLARK COUNTY	0026.04	2 - Moderate	52.32	No	$94,900	$37,617	2520	1586	62.94	107	440
NV	CLARK COUNTY	0026.05	2 - Moderate	54.59	No	$94,900	$39,250	1380	881	63.84	0	38
NV	CLARK COUNTY	0027.06	1 - Low	48.44	No	$94,900	$34,831	3868	2945	76.14	473	1074
NV	CLARK COUNTY	0027.07	3 - Middle	92.66	No	$94,900	$66,625	3995	2855	71.46	885	1391
NV	CLARK COUNTY	0027.08	1 - Low	34.13	No	$94,900	$24,543	2754	2260	82.06	61	575
NV	CLARK COUNTY	0028.08	4 - Upper	140.01	No	$94,900	$100,662	2155	924	42.88	622	733
NV	CLARK COUNTY	0028.10	2 - Moderate	75.63	No	$94,900	$54,375	3546	2280	64.30	223	912
NV	CLARK COUNTY	0028.11	4 - Upper	132.40	No	$94,900	$95,196	4138	2043	49.37	1297	1660
NV	CLARK COUNTY	0028.14	4 - Upper	133.17	No	$94,900	$95,750	5217	2797	53.61	1253	1555
NV	CLARK COUNTY	0028.21	2 - Moderate	53.72	No	$94,900	$38,625	4944	2814	56.92	350	797
NV	CLARK COUNTY	0028.22	2 - Moderate	73.28	No	$94,900	$52,686	4038	3056	75.68	468	1156

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NV	CLARK COUNTY	0028.23	2 - Moderate	68.58	No	$94,900	$49,313	3858	2449	63.48	449	765
NV	CLARK COUNTY	0028.24	4 - Upper	144.30	No	$94,900	$103,750	1700	684	40.24	494	619
NV	CLARK COUNTY	0028.25	3 - Middle	114.84	No	$94,900	$82,572	3324	1914	57.58	907	1164
NV	CLARK COUNTY	0028.26	3 - Middle	100.38	No	$94,900	$72,176	3027	1751	57.85	977	1259
NV	CLARK COUNTY	0028.27	3 - Middle	93.37	No	$94,900	$67,130	2922	1671	57.19	556	773
NV	CLARK COUNTY	0028.28	4 - Upper	159.24	No	$94,900	$114,491	3583	1775	49.54	818	1031
NV	CLARK COUNTY	0028.29	3 - Middle	113.59	No	$94,900	$81,667	3590	1674	46.63	1002	1437
NV	CLARK COUNTY	0028.30	3 - Middle	91.55	No	$94,900	$65,823	5193	2619	50.43	1158	2117
NV	CLARK COUNTY	0028.31	3 - Middle	115.75	No	$94,900	$83,226	4246	2605	61.35	248	589
NV	CLARK COUNTY	0028.33	3 - Middle	116.20	No	$94,900	$83,548	5186	2789	53.78	1518	2079
NV	CLARK COUNTY	0028.34	3 - Middle	114.22	No	$94,900	$82,125	5233	2921	55.82	1067	1708
NV	CLARK COUNTY	0028.35	3 - Middle	107.48	No	$94,900	$77,279	2787	1614	57.91	581	808
NV	CLARK COUNTY	0028.36	3 - Middle	96.58	No	$94,900	$69,444	2816	1860	66.05	496	1015
NV	CLARK COUNTY	0028.37	4 - Upper	182.20	No	$94,900	$131,000	5923	2492	42.07	1816	2203
NV	CLARK COUNTY	0028.38	4 - Upper	127.08	No	$94,900	$91,366	5492	2713	49.40	1361	1818
NV	CLARK COUNTY	0028.41	4 - Upper	125.87	No	$94,900	$90,500	5511	2880	52.26	1151	1513
NV	CLARK COUNTY	0028.42	3 - Middle	104.90	No	$94,900	$75,426	6749	4464	66.14	1022	2223

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0028.44	3 - Middle	94.48	No	$94,900	$67,933	5925	3712	62.65	1280	2042
NV	CLARK COUNTY	0028.45	2 - Moderate	75.30	No	$94,900	$54,139	6424	4064	63.26	613	1263
NV	CLARK COUNTY	0028.46	3 - Middle	92.03	No	$94,900	$66,166	5725	3496	61.07	1060	1997
NV	CLARK COUNTY	0028.47	2 - Moderate	71.45	No	$94,900	$51,375	4041	2518	62.31	486	949
NV	CLARK COUNTY	0028.48	3 - Middle	98.12	No	$94,900	$70,550	3739	2047	54.75	889	1464
NV	CLARK COUNTY	0028.49	4 - Upper	142.23	No	$94,900	$102,260	3156	1710	54.18	679	594
NV	CLARK COUNTY	0028.50	3 - Middle	111.79	No	$94,900	$80,375	3850	2288	59.43	786	1296
NV	CLARK COUNTY	0028.51	3 - Middle	103.89	No	$94,900	$74,698	6359	3988	62.71	978	1943
NV	CLARK COUNTY	0028.52	4 - Upper	184.60	No	$94,900	$132,727	1392	835	59.99	189	358
NV	CLARK COUNTY	0028.53	3 - Middle	117.59	No	$94,900	$84,545	2883	1762	61.12	550	906
NV	CLARK COUNTY	0029.01	4 - Upper	143.94	No	$94,900	$103,489	5673	4239	74.72	1207	1685
NV	CLARK COUNTY	0029.02	3 - Middle	118.45	No	$94,900	$85,167	4719	3518	74.55	953	1185
NV	CLARK COUNTY	0029.05	2 - Moderate	69.42	No	$94,900	$49,911	5378	3412	63.44	554	1092
NV	CLARK COUNTY	0029.15	3 - Middle	86.45	No	$94,900	$62,156	5176	2508	48.45	994	1709
NV	CLARK COUNTY	0029.16	3 - Middle	104.85	No	$94,900	$75,387	2839	1201	42.30	546	968
NV	CLARK COUNTY	0029.19	3 - Middle	98.94	No	$94,900	$71,140	4528	3022	66.74	1078	1611
NV	CLARK COUNTY	0029.35	3 - Middle	99.06	No	$94,900	$71,225	1638	1055	64.41	478	624

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NV	CLARK COUNTY	0029.36	3 - Middle	87.92	No	$94,900	$63,217	3274	2081	63.56	554	1005
NV	CLARK COUNTY	0029.37	2 - Moderate	74.61	No	$94,900	$53,646	5084	3748	73.72	489	1143
NV	CLARK COUNTY	0029.38	4 - Upper	120.31	No	$94,900	$86,500	1687	1041	61.71	348	662
NV	CLARK COUNTY	0029.39	4 - Upper	161.49	No	$94,900	$116,111	1848	647	35.01	657	722
NV	CLARK COUNTY	0029.40	3 - Middle	92.00	No	$94,900	$66,149	3784	2815	74.39	527	1076
NV	CLARK COUNTY	0029.41	3 - Middle	80.23	No	$94,900	$57,689	5154	3385	65.68	1079	1948
NV	CLARK COUNTY	0029.42	3 - Middle	85.88	No	$94,900	$61,750	4548	2661	58.51	1425	1462
NV	CLARK COUNTY	0029.44	3 - Middle	89.82	No	$94,900	$64,583	4700	3143	66.87	1125	1655
NV	CLARK COUNTY	0029.46	2 - Moderate	75.41	No	$94,900	$54,219	2013	1195	59.36	440	858
NV	CLARK COUNTY	0029.47	4 - Upper	139.69	No	$94,900	$100,432	2528	1048	41.46	1070	1312
NV	CLARK COUNTY	0029.48	2 - Moderate	72.41	No	$94,900	$52,060	3435	2412	70.22	671	1110
NV	CLARK COUNTY	0029.49	3 - Middle	98.35	No	$94,900	$70,714	2703	1705	63.08	706	910
NV	CLARK COUNTY	0029.50	2 - Moderate	79.57	No	$94,900	$57,208	4894	3326	67.96	863	1319
NV	CLARK COUNTY	0029.52	3 - Middle	95.94	No	$94,900	$68,981	2431	1387	57.05	738	793
NV	CLARK COUNTY	0029.53	3 - Middle	116.22	No	$94,900	$83,558	4254	2625	61.71	982	1434
NV	CLARK COUNTY	0029.54	1 - Low	47.99	No	$94,900	$34,508	4399	3369	76.59	516	1617
NV	CLARK COUNTY	0029.56	2 - Moderate	74.67	No	$94,900	$53,690	2958	1848	62.47	417	301

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NV	CLARK COUNTY	0029.57	4 - Upper	170.76	No	$94,900	$122,770	1933	533	27.57	861	1277
NV	CLARK COUNTY	0029.58	3 - Middle	81.42	No	$94,900	$58,542	5885	3878	65.90	939	1653
NV	CLARK COUNTY	0029.61	4 - Upper	124.18	No	$94,900	$89,286	2000	981	49.05	620	953
NV	CLARK COUNTY	0029.62	3 - Middle	83.28	No	$94,900	$59,875	2544	1275	50.12	191	251
NV	CLARK COUNTY	0029.64	2 - Moderate	54.29	No	$94,900	$39,033	4187	3237	77.31	138	652
NV	CLARK COUNTY	0029.65	2 - Moderate	67.99	No	$94,900	$48,884	3507	2171	61.90	1249	1643
NV	CLARK COUNTY	0029.66	2 - Moderate	51.06	No	$94,900	$36,717	4971	3794	76.32	296	1125
NV	CLARK COUNTY	0029.67	2 - Moderate	63.20	No	$94,900	$45,444	3962	2839	71.66	352	783
NV	CLARK COUNTY	0029.68	2 - Moderate	64.14	No	$94,900	$46,118	2638	1899	71.99	468	899
NV	CLARK COUNTY	0029.69	2 - Moderate	56.59	No	$94,900	$40,688	1743	1221	70.05	53	590
NV	CLARK COUNTY	0029.70	3 - Middle	81.01	No	$94,900	$58,250	3714	2764	74.42	190	462
NV	CLARK COUNTY	0029.74	3 - Middle	115.69	No	$94,900	$83,180	7295	4669	64.00	1437	2074
NV	CLARK COUNTY	0029.75	4 - Upper	121.39	No	$94,900	$87,277	6821	4690	68.76	1153	1763
NV	CLARK COUNTY	0029.76	3 - Middle	102.23	No	$94,900	$73,500	6630	4276	64.49	958	1329
NV	CLARK COUNTY	0029.77	4 - Upper	166.41	No	$94,900	$119,643	4154	2566	61.77	965	1279
NV	CLARK COUNTY	0029.78	4 - Upper	131.29	No	$94,900	$94,393	6907	3948	57.16	1586	2045
NV	CLARK COUNTY	0029.79	4 - Upper	123.44	No	$94,900	$88,750	4599	2730	59.36	971	1354

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NV	CLARK COUNTY	0029.80	3 - Middle	100.24	No	$94,900	$72,070	6724	4879	72.56	1128	2157
NV	CLARK COUNTY	0029.81	3 - Middle	106.57	No	$94,900	$76,620	4306	3081	71.55	735	1347
NV	CLARK COUNTY	0029.82	3 - Middle	95.47	No	$94,900	$68,640	7804	5706	73.12	1007	1888
NV	CLARK COUNTY	0029.83	3 - Middle	108.38	No	$94,900	$77,922	3348	2481	74.10	765	1260
NV	CLARK COUNTY	0029.85	3 - Middle	112.20	No	$94,900	$80,670	5151	3377	65.56	897	1533
NV	CLARK COUNTY	0029.95	1 - Low	43.90	No	$94,900	$31,563	2564	2067	80.62	88	173
NV	CLARK COUNTY	0029.96	2 - Moderate	56.26	No	$94,900	$40,455	4420	3629	82.10	124	424
NV	CLARK COUNTY	0029.97	2 - Moderate	64.79	No	$94,900	$46,582	3811	2184	57.31	361	974
NV	CLARK COUNTY	0029.98	3 - Middle	85.44	No	$94,900	$61,431	4391	2914	66.36	925	1460
NV	CLARK COUNTY	0030.01	3 - Middle	99.57	No	$94,900	$71,591	3895	2607	66.93	835	1264
NV	CLARK COUNTY	0030.03	3 - Middle	101.56	No	$94,900	$73,023	5676	3488	61.45	1029	1871
NV	CLARK COUNTY	0030.04	3 - Middle	91.21	No	$94,900	$65,583	2372	1445	60.92	278	404
NV	CLARK COUNTY	0030.05	3 - Middle	99.10	No	$94,900	$71,250	3779	2188	57.90	879	1306
NV	CLARK COUNTY	0030.06	3 - Middle	119.13	No	$94,900	$85,652	3491	2182	62.50	835	1196
NV	CLARK COUNTY	0031.02	2 - Moderate	57.85	No	$94,900	$41,597	5414	3940	72.77	859	1798
NV	CLARK COUNTY	0031.03	3 - Middle	95.48	No	$94,900	$68,651	3418	2523	73.82	563	1096
NV	CLARK COUNTY	0031.04	2 - Moderate	71.68	No	$94,900	$51,538	4329	3242	74.89	260	859

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NV	CLARK COUNTY	0032.04	4 - Upper	143.81	No	$94,900	$103,396	5756	1818	31.58	2155	2856
NV	CLARK COUNTY	0032.08	4 - Upper	183.97	No	$94,900	$132,273	3037	879	28.94	1015	1142
NV	CLARK COUNTY	0032.10	3 - Middle	90.74	No	$94,900	$65,244	2424	340	14.03	1212	1527
NV	CLARK COUNTY	0032.11	3 - Middle	97.52	No	$94,900	$70,117	3012	477	15.84	1638	2159
NV	CLARK COUNTY	0032.13	3 - Middle	113.27	No	$94,900	$81,442	1928	279	14.47	860	1247
NV	CLARK COUNTY	0032.14	3 - Middle	96.92	No	$94,900	$69,688	1748	354	20.25	705	1125
NV	CLARK COUNTY	0032.15	4 - Upper	124.76	No	$94,900	$89,700	4237	1930	45.55	1168	1522
NV	CLARK COUNTY	0032.18	4 - Upper	158.35	No	$94,900	$113,854	5370	2000	37.24	1731	2214
NV	CLARK COUNTY	0032.19	3 - Middle	107.50	No	$94,900	$77,292	6251	2805	44.87	1475	2243
NV	CLARK COUNTY	0032.20	2 - Moderate	71.90	No	$94,900	$51,697	6808	4128	60.63	1160	2688
NV	CLARK COUNTY	0032.22	3 - Middle	118.40	No	$94,900	$85,129	4926	2110	42.83	1185	1876
NV	CLARK COUNTY	0032.23	4 - Upper	184.15	No	$94,900	$132,400	3269	1062	32.49	1134	926
NV	CLARK COUNTY	0032.26	4 - Upper	210.73	No	$94,900	$151,510	2606	925	35.50	980	1098
NV	CLARK COUNTY	0032.27	4 - Upper	123.08	No	$94,900	$88,493	4006	1502	37.49	737	1353
NV	CLARK COUNTY	0032.28	3 - Middle	109.65	No	$94,900	$78,836	7043	4009	56.92	1383	2057
NV	CLARK COUNTY	0032.29	4 - Upper	172.48	No	$94,900	$124,012	7241	3726	51.46	1288	1581
NV	CLARK COUNTY	0032.33	4 - Upper	153.21	No	$94,900	$110,158	6702	3176	47.39	1476	2035

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NV	CLARK COUNTY	0032.34	3 - Middle	95.22	No	$94,900	$68,466	4915	2973	60.49	875	1809
NV	CLARK COUNTY	0032.35	4 - Upper	139.71	No	$94,900	$100,453	2184	1033	47.30	373	654
NV	CLARK COUNTY	0032.36	4 - Upper	148.07	No	$94,900	$106,458	2382	848	35.60	756	911
NV	CLARK COUNTY	0032.37	4 - Upper	142.56	No	$94,900	$102,500	4619	2174	47.07	970	1360
NV	CLARK COUNTY	0032.39	3 - Middle	112.59	No	$94,900	$80,948	3738	1647	44.06	905	1375
NV	CLARK COUNTY	0032.40	4 - Upper	134.29	No	$94,900	$96,553	3894	1624	41.71	1269	1612
NV	CLARK COUNTY	0032.41	3 - Middle	119.77	No	$94,900	$86,111	3967	1955	49.28	961	1390
NV	CLARK COUNTY	0032.42	4 - Upper	201.54	No	$94,900	$144,904	1964	552	28.11	595	616
NV	CLARK COUNTY	0032.43	4 - Upper	149.58	No	$94,900	$107,543	4797	2516	52.45	1313	1843
NV	CLARK COUNTY	0032.44	4 - Upper	142.97	No	$94,900	$102,792	3532	1831	51.84	843	1483
NV	CLARK COUNTY	0032.45	3 - Middle	107.44	No	$94,900	$77,250	4743	2582	54.44	1469	1949
NV	CLARK COUNTY	0032.46	3 - Middle	98.10	No	$94,900	$70,531	3947	1991	50.44	938	1536
NV	CLARK COUNTY	0032.47	4 - Upper	140.82	No	$94,900	$101,250	3611	1394	38.60	1131	1634
NV	CLARK COUNTY	0032.48	3 - Middle	101.70	No	$94,900	$73,125	3178	1452	45.69	860	1150
NV	CLARK COUNTY	0032.49	4 - Upper	179.72	No	$94,900	$129,213	3302	1248	37.80	858	1358
NV	CLARK COUNTY	0032.50	4 - Upper	132.23	No	$94,900	$95,074	5182	2161	41.70	1371	1902
NV	CLARK COUNTY	0032.51	4 - Upper	183.75	No	$94,900	$132,115	2517	917	36.43	709	945

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NV	CLARK COUNTY	0032.52	4 - Upper	141.23	No	$94,900	$101,544	4334	1689	38.97	1108	1643
NV	CLARK COUNTY	0032.53	3 - Middle	102.39	No	$94,900	$73,618	3628	2027	55.87	833	1331
NV	CLARK COUNTY	0032.54	3 - Middle	82.87	No	$94,900	$59,583	3825	1944	50.82	866	1132
NV	CLARK COUNTY	0032.60	2 - Moderate	64.86	No	$94,900	$46,636	3585	1914	53.39	887	1521
NV	CLARK COUNTY	0032.61	4 - Upper	123.44	No	$94,900	$88,750	2769	1370	49.48	633	849
NV	CLARK COUNTY	0032.62	3 - Middle	99.21	No	$94,900	$71,333	2691	473	17.58	1547	1830
NV	CLARK COUNTY	0032.63	3 - Middle	98.32	No	$94,900	$70,694	4605	2220	48.21	1030	1313
NV	CLARK COUNTY	0032.64	4 - Upper	137.15	No	$94,900	$98,611	6685	3092	46.25	1867	2074
NV	CLARK COUNTY	0032.65	4 - Upper	160.04	No	$94,900	$115,063	7474	3491	46.71	1911	2543
NV	CLARK COUNTY	0032.66	3 - Middle	116.08	No	$94,900	$83,457	4919	2422	49.24	886	1201
NV	CLARK COUNTY	0032.67	4 - Upper	190.73	No	$94,900	$137,132	4157	1262	30.36	1079	1186
NV	CLARK COUNTY	0032.68	4 - Upper	181.73	No	$94,900	$130,658	3655	1257	34.39	1178	1366
NV	CLARK COUNTY	0032.69	3 - Middle	114.87	No	$94,900	$82,593	2946	1390	47.18	726	964
NV	CLARK COUNTY	0032.70	3 - Middle	93.47	No	$94,900	$67,206	3559	1893	53.19	1052	1452
NV	CLARK COUNTY	0033.03	3 - Middle	100.55	No	$94,900	$72,292	5351	3030	56.62	915	1569
NV	CLARK COUNTY	0033.05	4 - Upper	150.14	No	$94,900	$107,946	5743	2559	44.56	1705	2105
NV	CLARK COUNTY	0033.06	3 - Middle	110.55	No	$94,900	$79,485	4074	1329	32.62	1566	1998

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0033.07	3 - Middle	117.57	No	$94,900	$84,531	5935	2856	48.12	1854	2466
NV	CLARK COUNTY	0033.08	4 - Upper	141.39	No	$94,900	$101,654	2917	1225	42.00	871	1075
NV	CLARK COUNTY	0033.09	4 - Upper	129.49	No	$94,900	$93,105	4540	1608	35.42	1372	1697
NV	CLARK COUNTY	0033.11	4 - Upper	140.59	No	$94,900	$101,080	3551	1524	42.92	830	1187
NV	CLARK COUNTY	0033.12	4 - Upper	183.74	No	$94,900	$132,107	4406	1624	36.86	1320	1410
NV	CLARK COUNTY	0033.13	3 - Middle	111.40	No	$94,900	$80,096	3343	1482	44.33	629	1113
NV	CLARK COUNTY	0033.14	4 - Upper	151.35	No	$94,900	$108,819	8198	2850	34.76	2349	2924
NV	CLARK COUNTY	0033.15	4 - Upper	126.79	No	$94,900	$91,157	4062	1856	45.69	875	1286
NV	CLARK COUNTY	0033.16	4 - Upper	141.28	No	$94,900	$101,576	5569	2196	39.43	1384	1823
NV	CLARK COUNTY	0033.17	3 - Middle	108.83	No	$94,900	$78,250	2961	1480	49.98	760	1112
NV	CLARK COUNTY	0033.18	3 - Middle	107.75	No	$94,900	$77,475	6347	2836	44.68	1500	2340
NV	CLARK COUNTY	0033.19	4 - Upper	138.42	No	$94,900	$99,524	5833	2654	45.50	1410	1968
NV	CLARK COUNTY	0033.20	3 - Middle	114.43	No	$94,900	$82,277	5689	2450	43.07	1228	1817
NV	CLARK COUNTY	0033.21	4 - Upper	196.46	No	$94,900	$141,250	2677	1053	39.34	878	990
NV	CLARK COUNTY	0033.22	4 - Upper	218.37	No	$94,900	$157,000	4260	1312	30.80	1270	1443
NV	CLARK COUNTY	0033.23	4 - Upper	149.63	No	$94,900	$107,583	1798	635	35.32	283	661
NV	CLARK COUNTY	0034.08	3 - Middle	114.63	No	$94,900	$82,419	5246	2752	52.46	1220	1668

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0034.09	3 - Middle	109.91	No	$94,900	$79,028	5198	3161	60.81	1358	1815
NV	CLARK COUNTY	0034.10	3 - Middle	116.96	No	$94,900	$84,092	4937	2382	48.25	1447	2152
NV	CLARK COUNTY	0034.11	3 - Middle	104.05	No	$94,900	$74,813	3874	2092	54.00	604	874
NV	CLARK COUNTY	0034.12	3 - Middle	81.64	No	$94,900	$58,702	4794	2782	58.03	1009	1642
NV	CLARK COUNTY	0034.13	2 - Moderate	72.80	No	$94,900	$52,343	5275	3439	65.19	1200	1704
NV	CLARK COUNTY	0034.14	4 - Upper	143.78	No	$94,900	$103,375	2765	1308	47.31	598	726
NV	CLARK COUNTY	0034.15	2 - Moderate	67.66	No	$94,900	$48,649	7702	5618	72.94	1285	1610
NV	CLARK COUNTY	0034.16	3 - Middle	95.10	No	$94,900	$68,375	2926	1762	60.22	749	1041
NV	CLARK COUNTY	0034.18	2 - Moderate	78.32	No	$94,900	$56,315	4082	2936	71.93	220	571
NV	CLARK COUNTY	0034.19	2 - Moderate	74.59	No	$94,900	$53,628	6810	5350	78.56	860	1812
NV	CLARK COUNTY	0034.20	2 - Moderate	69.50	No	$94,900	$49,973	4330	3204	74.00	431	1110
NV	CLARK COUNTY	0034.21	3 - Middle	98.87	No	$94,900	$71,090	3512	2393	68.14	550	994
NV	CLARK COUNTY	0034.22	2 - Moderate	66.33	No	$94,900	$47,692	5670	4153	73.25	754	1784
NV	CLARK COUNTY	0034.23	2 - Moderate	65.24	No	$94,900	$46,905	6786	5252	77.39	999	1944
NV	CLARK COUNTY	0034.26	2 - Moderate	77.79	No	$94,900	$55,931	3235	2106	65.10	531	910
NV	CLARK COUNTY	0034.27	2 - Moderate	56.60	No	$94,900	$40,700	4073	3211	78.84	478	1178
NV	CLARK COUNTY	0034.28	2 - Moderate	60.40	No	$94,900	$43,426	2061	1533	74.38	244	580

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NV	CLARK COUNTY	0034.29	3 - Middle	84.63	No	$94,900	$60,852	5445	4300	78.97	837	1350
NV	CLARK COUNTY	0034.30	2 - Moderate	60.85	No	$94,900	$43,750	3499	3083	88.11	367	788
NV	CLARK COUNTY	0034.31	2 - Moderate	60.18	No	$94,900	$43,269	3210	2904	90.47	312	869
NV	CLARK COUNTY	0035.00	2 - Moderate	71.28	No	$94,900	$51,250	3016	2791	92.54	295	733
NV	CLARK COUNTY	0036.09	3 - Middle	97.90	No	$94,900	$70,388	4968	2870	57.77	1150	1491
NV	CLARK COUNTY	0036.10	3 - Middle	107.40	No	$94,900	$77,218	6630	4810	72.55	1418	2062
NV	CLARK COUNTY	0036.13	3 - Middle	98.54	No	$94,900	$70,848	7551	6198	82.08	1307	2117
NV	CLARK COUNTY	0036.15	3 - Middle	92.28	No	$94,900	$66,346	3048	2341	76.80	448	814
NV	CLARK COUNTY	0036.16	2 - Moderate	69.91	No	$94,900	$50,268	5484	4994	91.06	994	1467
NV	CLARK COUNTY	0036.17	3 - Middle	84.69	No	$94,900	$60,893	2102	1964	93.43	311	505
NV	CLARK COUNTY	0036.19	4 - Upper	182.08	No	$94,900	$130,912	3829	2267	59.21	746	1199
NV	CLARK COUNTY	0036.20	4 - Upper	153.99	No	$94,900	$110,714	5717	3508	61.36	1059	1727
NV	CLARK COUNTY	0036.21	3 - Middle	101.19	No	$94,900	$72,756	3241	793	24.47	1116	1812
NV	CLARK COUNTY	0036.26	4 - Upper	133.59	No	$94,900	$96,048	4267	3061	71.74	992	1218
NV	CLARK COUNTY	0036.27	3 - Middle	98.44	No	$94,900	$70,781	5443	4078	74.92	863	1281
NV	CLARK COUNTY	0036.30	3 - Middle	112.57	No	$94,900	$80,934	6618	4268	64.49	1786	2202
NV	CLARK COUNTY	0036.31	3 - Middle	86.57	No	$94,900	$62,241	4300	2779	64.63	848	1243

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0036.32	3 - Middle	101.31	No	$94,900	$72,838	3047	1990	65.31	877	1023
NV	CLARK COUNTY	0036.33	3 - Middle	80.34	No	$94,900	$57,766	4006	2770	69.15	960	1300
NV	CLARK COUNTY	0036.34	3 - Middle	88.53	No	$94,900	$63,650	4399	3149	71.58	1246	1544
NV	CLARK COUNTY	0036.35	3 - Middle	84.59	No	$94,900	$60,819	6115	4222	69.04	1114	1752
NV	CLARK COUNTY	0036.36	4 - Upper	125.50	No	$94,900	$90,230	2697	1451	53.80	736	839
NV	CLARK COUNTY	0036.37	3 - Middle	102.04	No	$94,900	$73,367	4902	3632	74.09	830	1158
NV	CLARK COUNTY	0036.38	3 - Middle	103.05	No	$94,900	$74,091	4070	3025	74.32	764	1297
NV	CLARK COUNTY	0036.39	3 - Middle	89.35	No	$94,900	$64,244	4450	3289	73.91	874	1349
NV	CLARK COUNTY	0036.40	2 - Moderate	78.40	No	$94,900	$56,373	6351	5068	79.80	947	1396
NV	CLARK COUNTY	0036.41	3 - Middle	101.01	No	$94,900	$72,623	6738	5404	80.20	1061	1821
NV	CLARK COUNTY	0036.42	3 - Middle	108.90	No	$94,900	$78,295	4194	3752	89.46	762	1153
NV	CLARK COUNTY	0036.43	3 - Middle	99.03	No	$94,900	$71,199	5406	4451	82.33	801	1492
NV	CLARK COUNTY	0036.44	3 - Middle	86.60	No	$94,900	$62,267	5416	4565	84.29	810	1480
NV	CLARK COUNTY	0036.45	3 - Middle	96.99	No	$94,900	$69,733	4205	3058	72.72	649	997
NV	CLARK COUNTY	0036.46	3 - Middle	93.41	No	$94,900	$67,165	4695	3304	70.37	1074	1289
NV	CLARK COUNTY	0036.47	3 - Middle	107.31	No	$94,900	$77,158	7022	5013	71.39	1198	1681
NV	CLARK COUNTY	0036.48	3 - Middle	103.73	No	$94,900	$74,583	4297	3195	74.35	795	1231

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0036.49	3 - Middle	105.78	No	$94,900	$76,058	1867	1490	79.81	621	694
NV	CLARK COUNTY	0036.50	3 - Middle	111.35	No	$94,900	$80,057	4260	3391	79.60	577	1084
NV	CLARK COUNTY	0036.51	3 - Middle	94.50	No	$94,900	$67,946	5341	4240	79.39	1009	1328
NV	CLARK COUNTY	0036.52	3 - Middle	86.21	No	$94,900	$61,985	4773	3863	80.93	928	1361
NV	CLARK COUNTY	0036.53	4 - Upper	122.27	No	$94,900	$87,909	2499	1896	75.87	530	703
NV	CLARK COUNTY	0036.54	2 - Moderate	66.77	No	$94,900	$48,005	3389	2670	78.78	597	1045
NV	CLARK COUNTY	0036.55	3 - Middle	102.78	No	$94,900	$73,898	4978	3519	70.69	1235	1685
NV	CLARK COUNTY	0036.56	3 - Middle	101.96	No	$94,900	$73,307	3529	2430	68.86	604	908
NV	CLARK COUNTY	0036.57	2 - Moderate	50.37	No	$94,900	$36,218	2595	2004	77.23	328	455
NV	CLARK COUNTY	0036.58	4 - Upper	140.24	No	$94,900	$100,833	1289	893	69.28	200	200
NV	CLARK COUNTY	0036.59	4 - Upper	138.48	No	$94,900	$99,564	1741	1172	67.32	375	508
NV	CLARK COUNTY	0036.60	4 - Upper	150.68	No	$94,900	$108,333	4632	3122	67.40	1081	1135
NV	CLARK COUNTY	0036.61	3 - Middle	95.07	No	$94,900	$68,355	3925	2887	73.55	629	1092
NV	CLARK COUNTY	0036.62	4 - Upper	146.34	No	$94,900	$105,218	4708	2377	50.49	1188	1586
NV	CLARK COUNTY	0036.63	3 - Middle	112.57	No	$94,900	$80,938	1613	906	56.17	219	391
NV	CLARK COUNTY	0036.64	3 - Middle	90.15	No	$94,900	$64,821	3549	2238	63.06	381	873
NV	CLARK COUNTY	0036.65	3 - Middle	91.52	No	$94,900	$65,806	4684	3267	69.75	839	1000

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NV	CLARK COUNTY	0036.66	3 - Middle	118.44	No	$94,900	$85,156	4564	2772	60.74	903	1296
NV	CLARK COUNTY	0037.00	2 - Moderate	63.52	No	$94,900	$45,670	4126	3881	94.06	598	1099
NV	CLARK COUNTY	0038.00	1 - Low	47.25	No	$94,900	$33,972	4943	4384	88.69	305	1216
NV	CLARK COUNTY	0040.00	1 - Low	48.76	No	$94,900	$35,060	3304	3074	93.04	348	889
NV	CLARK COUNTY	0041.00	2 - Moderate	70.99	No	$94,900	$51,045	5609	5131	91.48	1050	1356
NV	CLARK COUNTY	0042.00	2 - Moderate	77.30	No	$94,900	$55,577	5207	4765	91.51	567	1428
NV	CLARK COUNTY	0043.01	1 - Low	43.94	No	$94,900	$31,597	1904	1821	95.64	33	526
NV	CLARK COUNTY	0043.02	1 - Low	49.76	No	$94,900	$35,777	7031	5795	82.42	157	1120
NV	CLARK COUNTY	0044.01	2 - Moderate	59.49	No	$94,900	$42,778	2850	2643	92.74	318	748
NV	CLARK COUNTY	0044.02	1 - Low	49.71	No	$94,900	$35,740	3772	3543	93.93	298	713
NV	CLARK COUNTY	0045.00	2 - Moderate	63.43	No	$94,900	$45,608	4875	4564	93.62	578	1098
NV	CLARK COUNTY	0046.01	2 - Moderate	62.08	No	$94,900	$44,635	5018	4532	90.31	357	1158
NV	CLARK COUNTY	0046.02	1 - Low	47.13	No	$94,900	$33,889	2996	2741	91.49	204	688
NV	CLARK COUNTY	0047.03	2 - Moderate	57.99	No	$94,900	$41,696	6209	5433	87.50	483	1657
NV	CLARK COUNTY	0047.07	2 - Moderate	50.09	No	$94,900	$36,017	3110	2820	90.68	313	787
NV	CLARK COUNTY	0047.09	2 - Moderate	54.24	No	$94,900	$39,000	5853	5418	92.57	411	1288
NV	CLARK COUNTY	0047.10	1 - Low	49.90	No	$94,900	$35,880	7849	6906	87.99	558	1451

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NV	CLARK COUNTY	0047.12	1 - Low	42.31	No	$94,900	$30,426	5891	4600	78.09	341	1096
NV	CLARK COUNTY	0047.13	1 - Low	41.69	No	$94,900	$29,976	4714	4030	85.49	264	725
NV	CLARK COUNTY	0047.14	2 - Moderate	79.92	No	$94,900	$57,460	5865	5218	88.97	1040	1710
NV	CLARK COUNTY	0047.15	2 - Moderate	74.55	No	$94,900	$53,600	6285	5491	87.37	808	1439
NV	CLARK COUNTY	0047.16	2 - Moderate	69.91	No	$94,900	$50,265	3351	2969	88.60	570	944
NV	CLARK COUNTY	0047.17	2 - Moderate	78.31	No	$94,900	$56,304	3251	2836	87.23	541	892
NV	CLARK COUNTY	0049.07	3 - Middle	119.22	No	$94,900	$85,719	3573	2456	68.74	957	1161
NV	CLARK COUNTY	0049.10	3 - Middle	87.99	No	$94,900	$63,264	2937	2516	85.67	575	927
NV	CLARK COUNTY	0049.11	2 - Moderate	66.74	No	$94,900	$47,984	4353	3471	79.74	684	1308
NV	CLARK COUNTY	0049.12	2 - Moderate	76.64	No	$94,900	$55,108	6227	5332	85.63	872	1358
NV	CLARK COUNTY	0049.14	3 - Middle	100.32	No	$94,900	$72,132	2773	2235	80.60	566	756
NV	CLARK COUNTY	0049.15	2 - Moderate	77.80	No	$94,900	$55,938	3493	2799	80.13	617	987
NV	CLARK COUNTY	0049.16	3 - Middle	84.56	No	$94,900	$60,799	2669	2120	79.43	453	788
NV	CLARK COUNTY	0049.17	3 - Middle	86.81	No	$94,900	$62,415	3417	2555	74.77	854	1052
NV	CLARK COUNTY	0049.18	3 - Middle	110.81	No	$94,900	$79,669	4250	3127	73.58	969	1151
NV	CLARK COUNTY	0049.19	3 - Middle	105.73	No	$94,900	$76,017	4425	3344	75.57	1034	1407
NV	CLARK COUNTY	0049.20	2 - Moderate	73.92	No	$94,900	$53,148	5401	4641	85.93	726	1432

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NV	CLARK COUNTY	0049.21	1 - Low	47.96	No	$94,900	$34,484	6309	5050	80.04	1232	1997
NV	CLARK COUNTY	0049.23	3 - Middle	84.26	No	$94,900	$60,580	4135	3338	80.73	692	907
NV	CLARK COUNTY	0049.24	3 - Middle	85.62	No	$94,900	$61,563	4174	3292	78.87	672	1253
NV	CLARK COUNTY	0049.25	2 - Moderate	69.17	No	$94,900	$49,736	6245	5204	83.33	1008	1823
NV	CLARK COUNTY	0049.26	3 - Middle	85.13	No	$94,900	$61,212	4167	3433	82.39	610	1067
NV	CLARK COUNTY	0050.05	2 - Moderate	74.64	No	$94,900	$53,665	4160	2209	53.10	1049	1925
NV	CLARK COUNTY	0050.06	1 - Low	49.81	No	$94,900	$35,813	4814	3214	66.76	557	1301
NV	CLARK COUNTY	0050.07	3 - Middle	102.78	No	$94,900	$73,899	2506	1488	59.38	808	1238
NV	CLARK COUNTY	0050.10	1 - Low	48.54	No	$94,900	$34,901	6173	4312	69.85	751	1191
NV	CLARK COUNTY	0050.11	3 - Middle	83.06	No	$94,900	$59,719	3618	2761	76.31	545	942
NV	CLARK COUNTY	0050.12	3 - Middle	105.59	No	$94,900	$75,917	2998	1942	64.78	634	1012
NV	CLARK COUNTY	0050.13	3 - Middle	81.71	No	$94,900	$58,750	4499	3680	81.80	738	1465
NV	CLARK COUNTY	0050.14	2 - Moderate	67.84	No	$94,900	$48,777	5438	4088	75.17	935	1508
NV	CLARK COUNTY	0050.15	3 - Middle	97.24	No	$94,900	$69,914	4895	3239	66.17	1413	2055
NV	CLARK COUNTY	0050.16	3 - Middle	84.46	No	$94,900	$60,724	5767	3878	67.24	1399	2126
NV	CLARK COUNTY	0050.17	3 - Middle	82.10	No	$94,900	$59,031	7956	5992	75.31	1639	2321
NV	CLARK COUNTY	0051.02	3 - Middle	109.90	No	$94,900	$79,019	4853	2313	47.66	1150	1559

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NV	CLARK COUNTY	0051.03	3 - Middle	85.19	No	$94,900	$61,250	5165	2652	51.35	824	1325
NV	CLARK COUNTY	0051.04	3 - Middle	116.87	No	$94,900	$84,028	3254	1357	41.70	865	1211
NV	CLARK COUNTY	0051.06	3 - Middle	104.84	No	$94,900	$75,381	2989	1405	47.01	577	945
NV	CLARK COUNTY	0051.07	4 - Upper	122.11	No	$94,900	$87,794	4250	1770	41.65	1452	1950
NV	CLARK COUNTY	0051.08	3 - Middle	106.86	No	$94,900	$76,830	4111	1982	48.21	831	1029
NV	CLARK COUNTY	0051.10	4 - Upper	126.38	No	$94,900	$90,868	2324	1352	58.18	479	611
NV	CLARK COUNTY	0051.11	3 - Middle	96.45	No	$94,900	$69,346	6549	3715	56.73	1110	1856
NV	CLARK COUNTY	0051.12	4 - Upper	148.94	No	$94,900	$107,083	3048	1782	58.46	463	852
NV	CLARK COUNTY	0051.13	3 - Middle	92.14	No	$94,900	$66,250	3337	2076	62.21	788	1155
NV	CLARK COUNTY	0051.14	3 - Middle	98.08	No	$94,900	$70,521	5149	3348	65.02	600	1308
NV	CLARK COUNTY	0051.15	4 - Upper	122.31	No	$94,900	$87,938	2914	1383	47.46	562	1000
NV	CLARK COUNTY	0051.16	3 - Middle	112.49	No	$94,900	$80,882	5691	2888	50.75	1042	1483
NV	CLARK COUNTY	0052.00	2 - Moderate	75.86	No	$94,900	$54,545	4016	1765	43.95	633	1382
NV	CLARK COUNTY	0053.11	3 - Middle	101.33	No	$94,900	$72,853	2669	1390	52.08	686	994
NV	CLARK COUNTY	0053.12	4 - Upper	139.89	No	$94,900	$100,580	2639	1232	46.68	540	1085
NV	CLARK COUNTY	0053.13	4 - Upper	157.87	No	$94,900	$113,507	6280	2782	44.30	1514	2184
NV	CLARK COUNTY	0053.14	4 - Upper	135.50	No	$94,900	$97,422	2601	920	35.37	906	1075

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0053.16	3 - Middle	89.14	No	$94,900	$64,091	4057	1793	44.20	962	1556
NV	CLARK COUNTY	0053.17	4 - Upper	157.00	No	$94,900	$112,880	5425	2180	40.18	1136	1734
NV	CLARK COUNTY	0053.18	4 - Upper	144.08	No	$94,900	$103,594	3032	1068	35.22	795	1065
NV	CLARK COUNTY	0053.19	4 - Upper	134.16	No	$94,900	$96,457	2714	1207	44.47	975	1217
NV	CLARK COUNTY	0053.20	3 - Middle	98.85	No	$94,900	$71,071	2804	1188	42.37	588	1176
NV	CLARK COUNTY	0053.21	4 - Upper	135.15	No	$94,900	$97,171	3583	1329	37.09	809	1246
NV	CLARK COUNTY	0053.22	4 - Upper	126.46	No	$94,900	$90,921	1580	557	35.25	450	597
NV	CLARK COUNTY	0053.33	4 - Upper	127.96	No	$94,900	$92,000	3150	1114	35.37	882	1263
NV	CLARK COUNTY	0053.35	4 - Upper	132.91	No	$94,900	$95,562	4600	1295	28.15	1513	1810
NV	CLARK COUNTY	0053.36	3 - Middle	89.32	No	$94,900	$64,219	4050	1651	40.77	709	1275
NV	CLARK COUNTY	0053.37	4 - Upper	175.84	No	$94,900	$126,429	3142	903	28.74	1020	1297
NV	CLARK COUNTY	0053.38	3 - Middle	86.49	No	$94,900	$62,188	1911	235	12.30	1135	1362
NV	CLARK COUNTY	0053.41	4 - Upper	148.99	No	$94,900	$107,118	2323	810	34.87	629	870
NV	CLARK COUNTY	0053.42	3 - Middle	101.46	No	$94,900	$72,946	3060	921	30.10	985	1196
NV	CLARK COUNTY	0053.43	3 - Middle	119.73	No	$94,900	$86,083	6083	2317	38.09	1505	1774
NV	CLARK COUNTY	0053.46	3 - Middle	111.72	No	$94,900	$80,325	5661	2956	52.22	507	1215
NV	CLARK COUNTY	0053.47	3 - Middle	112.51	No	$94,900	$80,895	7250	3287	45.34	1316	1864

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0053.48	4 - Upper	148.65	No	$94,900	$106,875	5631	2209	39.23	1619	2212
NV	CLARK COUNTY	0053.49	4 - Upper	141.19	No	$94,900	$101,513	4697	1866	39.73	1226	1779
NV	CLARK COUNTY	0053.50	4 - Upper	149.56	No	$94,900	$107,532	3806	1376	36.15	811	1241
NV	CLARK COUNTY	0053.51	4 - Upper	157.42	No	$94,900	$113,182	5589	2475	44.28	833	1522
NV	CLARK COUNTY	0053.52	4 - Upper	144.06	No	$94,900	$103,580	4071	1445	35.49	1236	1401
NV	CLARK COUNTY	0053.53	4 - Upper	125.34	No	$94,900	$90,119	5340	2502	46.85	773	1221
NV	CLARK COUNTY	0053.54	4 - Upper	137.00	No	$94,900	$98,503	6369	2895	45.45	1350	2197
NV	CLARK COUNTY	0053.55	3 - Middle	104.96	No	$94,900	$75,469	5770	1927	33.40	1489	2033
NV	CLARK COUNTY	0053.56	4 - Upper	197.35	No	$94,900	$141,893	2858	981	34.32	651	1002
NV	CLARK COUNTY	0053.58	4 - Upper	161.50	No	$94,900	$116,118	3576	1129	31.57	726	1038
NV	CLARK COUNTY	0053.60	2 - Moderate	77.00	No	$94,900	$55,366	4925	1751	35.55	1246	1805
NV	CLARK COUNTY	0053.61	4 - Upper	127.56	No	$94,900	$91,711	4446	1238	27.85	1405	1608
NV	CLARK COUNTY	0053.62	4 - Upper	155.83	No	$94,900	$112,037	3909	1212	31.01	728	942
NV	CLARK COUNTY	0053.63	4 - Upper	133.59	No	$94,900	$96,053	2317	1272	54.90	97	283
NV	CLARK COUNTY	0053.64	4 - Upper	124.12	No	$94,900	$89,239	6571	2881	43.84	1527	2148
NV	CLARK COUNTY	0053.65	4 - Upper	225.36	No	$94,900	$162,028	3720	1420	38.17	894	1219
NV	CLARK COUNTY	0053.66	4 - Upper	129.74	No	$94,900	$93,281	3961	1220	30.80	1072	1467

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0054.21	2 - Moderate	52.68	No	$94,900	$37,880	3642	1744	47.89	672	1116
NV	CLARK COUNTY	0054.22	2 - Moderate	65.38	No	$94,900	$47,011	4344	2104	48.43	706	1655
NV	CLARK COUNTY	0054.23	3 - Middle	81.93	No	$94,900	$58,911	4581	2435	53.15	845	1361
NV	CLARK COUNTY	0054.32	3 - Middle	97.77	No	$94,900	$70,296	5574	1801	32.31	1583	2095
NV	CLARK COUNTY	0054.33	4 - Upper	157.20	No	$94,900	$113,026	5623	1752	31.16	1865	2163
NV	CLARK COUNTY	0054.34	4 - Upper	152.80	No	$94,900	$109,861	5165	1856	35.93	1529	1963
NV	CLARK COUNTY	0054.35	4 - Upper	123.72	No	$94,900	$88,953	3952	1251	31.65	1097	1519
NV	CLARK COUNTY	0054.37	4 - Upper	200.61	No	$94,900	$144,231	5060	1529	30.22	1594	2344
NV	CLARK COUNTY	0054.38	2 - Moderate	69.29	No	$94,900	$49,821	3008	1638	54.45	411	893
NV	CLARK COUNTY	0054.39	3 - Middle	82.94	No	$94,900	$59,633	4013	2290	57.06	780	1439
NV	CLARK COUNTY	0054.40	3 - Middle	97.76	No	$94,900	$70,288	6744	3959	58.70	1027	1632
NV	CLARK COUNTY	0054.41	4 - Upper	142.26	No	$94,900	$102,283	7148	3143	43.97	2080	2696
NV	CLARK COUNTY	0054.42	3 - Middle	118.45	No	$94,900	$85,161	4561	2293	50.27	816	902
NV	CLARK COUNTY	0055.01	3 - Middle	88.53	No	$94,900	$63,654	4441	655	14.75	1721	2468
NV	CLARK COUNTY	0055.02	4 - Upper	123.85	No	$94,900	$89,048	4245	640	15.08	1400	2050
NV	CLARK COUNTY	0055.03	3 - Middle	89.11	No	$94,900	$64,069	2874	574	19.97	694	1353
NV	CLARK COUNTY	0055.04	3 - Middle	108.94	No	$94,900	$78,327	3325	636	19.13	816	1173

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0056.07	2 - Moderate	78.19	No	$94,900	$56,217	4007	1922	47.97	962	1408
NV	CLARK COUNTY	0056.12	3 - Middle	104.71	No	$94,900	$75,288	1410	269	19.08	563	888
NV	CLARK COUNTY	0056.13	4 - Upper	120.25	No	$94,900	$86,458	4100	613	14.95	1091	1928
NV	CLARK COUNTY	0056.14	2 - Moderate	72.51	No	$94,900	$52,135	2542	1272	50.04	446	718
NV	CLARK COUNTY	0056.15	2 - Moderate	79.01	No	$94,900	$56,806	1752	450	25.68	578	935
NV	CLARK COUNTY	0057.02	2 - Moderate	59.52	No	$94,900	$42,794	3398	1036	30.49	578	695
NV	CLARK COUNTY	0057.03	2 - Moderate	58.61	No	$94,900	$42,143	1615	633	39.20	261	791
NV	CLARK COUNTY	0057.04	2 - Moderate	53.24	No	$94,900	$38,281	1922	636	33.09	461	613
NV	CLARK COUNTY	0057.05	3 - Middle	80.67	No	$94,900	$58,000	3607	1009	27.97	1118	1690
NV	CLARK COUNTY	0057.11	4 - Upper	181.34	No	$94,900	$130,383	4549	1621	35.63	1312	1570
NV	CLARK COUNTY	0057.13	4 - Upper	145.49	No	$94,900	$104,602	6765	2185	32.30	2382	2931
NV	CLARK COUNTY	0057.15	4 - Upper	241.28	No	$94,900	$173,472	4422	1196	27.05	1709	2208
NV	CLARK COUNTY	0057.16	4 - Upper	140.71	No	$94,900	$101,171	3626	970	26.75	2176	2713
NV	CLARK COUNTY	0057.17	4 - Upper	162.91	No	$94,900	$117,132	7006	2693	38.44	2179	2710
NV	CLARK COUNTY	0057.18	4 - Upper	121.62	No	$94,900	$87,447	2170	819	37.74	658	997
NV	CLARK COUNTY	0057.19	4 - Upper	193.68	No	$94,900	$139,250	5364	2432	45.34	939	1292
NV	CLARK COUNTY	0057.20	4 - Upper	142.63	No	$94,900	$102,546	3779	1808	47.84	509	660

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0057.21	4 - Upper	153.39	No	$94,900	$110,284	2878	650	22.59	1618	1711
NV	CLARK COUNTY	0057.22	4 - Upper	125.97	No	$94,900	$90,568	3105	603	19.42	1536	2006
NV	CLARK COUNTY	0058.03	4 - Upper	126.01	No	$94,900	$90,600	4606	1984	43.07	1191	1873
NV	CLARK COUNTY	0058.04	3 - Middle	95.62	No	$94,900	$68,750	4690	2089	44.54	777	1341
NV	CLARK COUNTY	0058.05	3 - Middle	112.00	No	$94,900	$80,528	3369	1401	41.59	967	1205
NV	CLARK COUNTY	0058.06	4 - Upper	152.07	No	$94,900	$109,338	4250	1850	43.53	1072	1501
NV	CLARK COUNTY	0058.07	3 - Middle	114.34	No	$94,900	$82,207	4402	2016	45.80	880	1249
NV	CLARK COUNTY	0058.08	3 - Middle	113.23	No	$94,900	$81,411	3452	1413	40.93	645	1106
NV	CLARK COUNTY	0058.09	3 - Middle	106.77	No	$94,900	$76,766	4308	2179	50.58	625	1098
NV	CLARK COUNTY	0058.13	3 - Middle	104.24	No	$94,900	$74,950	4474	2818	62.99	668	1113
NV	CLARK COUNTY	0058.18	2 - Moderate	70.97	No	$94,900	$51,031	6118	3760	61.46	210	408
NV	CLARK COUNTY	0058.22	4 - Upper	162.05	No	$94,900	$116,510	5506	2428	44.10	1225	2023
NV	CLARK COUNTY	0058.24	4 - Upper	120.54	No	$94,900	$86,667	3693	1380	37.37	965	1432
NV	CLARK COUNTY	0058.25	3 - Middle	81.53	No	$94,900	$58,623	5475	3092	56.47	1003	1356
NV	CLARK COUNTY	0058.26	3 - Middle	106.05	No	$94,900	$76,250	3996	2279	57.03	762	1201
NV	CLARK COUNTY	0058.28	4 - Upper	139.36	No	$94,900	$100,200	9551	5590	58.53	2555	3443
NV	CLARK COUNTY	0058.29	3 - Middle	118.78	No	$94,900	$85,400	6867	4250	61.89	1694	2925

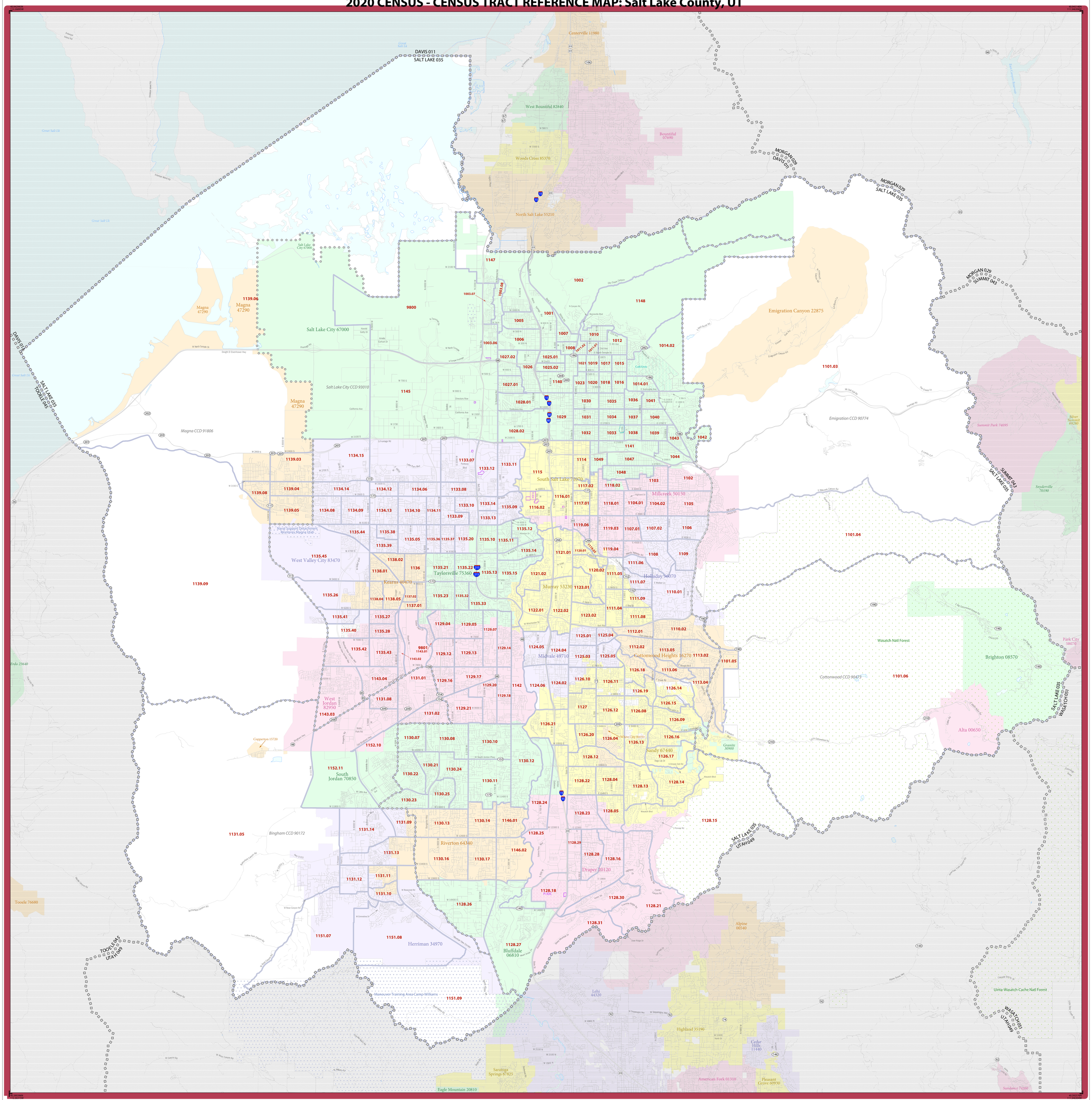
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0058.30	4 - Upper	134.90	No	$94,900	$96,994	4588	2722	59.33	769	1230
NV	CLARK COUNTY	0058.31	4 - Upper	155.76	No	$94,900	$111,991	6166	3489	56.58	1534	1994
NV	CLARK COUNTY	0058.34	4 - Upper	142.44	No	$94,900	$102,411	3291	1914	58.16	685	1072
NV	CLARK COUNTY	0058.35	4 - Upper	204.52	No	$94,900	$147,045	4213	2266	53.79	1063	1480
NV	CLARK COUNTY	0058.36	3 - Middle	118.22	No	$94,900	$85,000	3787	1946	51.39	933	1321
NV	CLARK COUNTY	0058.37	4 - Upper	132.13	No	$94,900	$95,000	4747	2369	49.91	1415	2087
NV	CLARK COUNTY	0058.39	4 - Upper	191.59	No	$94,900	$137,750	8128	4202	51.70	1824	2450
NV	CLARK COUNTY	0058.41	4 - Upper	194.58	No	$94,900	$139,896	6075	2165	35.64	1861	2448
NV	CLARK COUNTY	0058.42	4 - Upper	250.41	No	$94,900	$180,039	3418	1106	32.36	734	1179
NV	CLARK COUNTY	0058.43	4 - Upper	163.71	No	$94,900	$117,708	3261	1309	40.14	617	933
NV	CLARK COUNTY	0058.44	4 - Upper	147.18	No	$94,900	$105,817	6310	2419	38.34	1550	2566
NV	CLARK COUNTY	0058.45	4 - Upper	140.03	No	$94,900	$100,682	4170	1542	36.98	987	1461
NV	CLARK COUNTY	0058.46	4 - Upper	131.79	No	$94,900	$94,754	6284	1996	31.76	2413	3082
NV	CLARK COUNTY	0058.47	4 - Upper	120.59	No	$94,900	$86,705	4267	2312	54.18	504	629
NV	CLARK COUNTY	0058.48	2 - Moderate	56.03	No	$94,900	$40,286	4010	2442	60.90	398	934
NV	CLARK COUNTY	0058.49	4 - Upper	124.68	No	$94,900	$89,643	4027	2486	61.73	742	1155
NV	CLARK COUNTY	0058.50	4 - Upper	120.50	No	$94,900	$86,639	4929	3149	63.89	1107	1723

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0058.52	4 - Upper	127.93	No	$94,900	$91,980	5785	3111	53.78	1578	2225
NV	CLARK COUNTY	0058.55	3 - Middle	111.45	No	$94,900	$80,135	7620	4555	59.78	1437	2699
NV	CLARK COUNTY	0058.56	4 - Upper	143.92	No	$94,900	$103,475	5248	3440	65.55	1173	1888
NV	CLARK COUNTY	0058.57	3 - Middle	100.69	No	$94,900	$72,393	6553	4314	65.83	815	1451
NV	CLARK COUNTY	0058.58	4 - Upper	167.35	No	$94,900	$120,318	11099	6259	56.39	2368	3502
NV	CLARK COUNTY	0058.59	2 - Moderate	66.84	No	$94,900	$48,058	4068	2639	64.87	584	582
NV	CLARK COUNTY	0058.60	3 - Middle	105.52	No	$94,900	$75,870	10707	6523	60.92	1763	2749
NV	CLARK COUNTY	0058.61	3 - Middle	111.70	No	$94,900	$80,313	1621	897	55.34	371	577
NV	CLARK COUNTY	0058.62	3 - Middle	108.71	No	$94,900	$78,163	5982	3661	61.20	1234	1868
NV	CLARK COUNTY	0058.63	3 - Middle	116.14	No	$94,900	$83,506	2746	1815	66.10	366	624
NV	CLARK COUNTY	0058.64	3 - Middle	113.65	No	$94,900	$81,711	6774	4255	62.81	999	1268
NV	CLARK COUNTY	0058.65	4 - Upper	136.50	No	$94,900	$98,145	6060	4337	71.57	1151	1544
NV	CLARK COUNTY	0058.66	4 - Upper	137.48	No	$94,900	$98,844	6863	4504	65.63	1308	1950
NV	CLARK COUNTY	0058.67	4 - Upper	124.14	No	$94,900	$89,257	5811	3264	56.17	1563	1929
NV	CLARK COUNTY	0058.68	4 - Upper	140.65	No	$94,900	$101,122	5248	3225	61.45	1310	1636
NV	CLARK COUNTY	0058.69	4 - Upper	136.22	No	$94,900	$97,941	3721	2437	65.49	866	1336
NV	CLARK COUNTY	0058.70	0 - Unknown	0.00	No	$94,900	$0	3270	2170	66.36	630	852

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0058.71	3 - Middle	89.61	No	$94,900	$64,429	2297	1264	55.03	396	678
NV	CLARK COUNTY	0058.72	4 - Upper	197.92	No	$94,900	$142,303	7482	2971	39.71	1523	1636
NV	CLARK COUNTY	0058.73	4 - Upper	206.72	No	$94,900	$148,625	4984	1811	36.34	1378	1777
NV	CLARK COUNTY	0058.74	3 - Middle	111.50	No	$94,900	$80,165	5063	2888	57.04	1208	1622
NV	CLARK COUNTY	0058.75	3 - Middle	84.54	No	$94,900	$60,781	3328	1854	55.71	455	1165
NV	CLARK COUNTY	0058.76	4 - Upper	124.85	No	$94,900	$89,769	1828	568	31.07	840	1291
NV	CLARK COUNTY	0058.77	4 - Upper	174.99	No	$94,900	$125,813	7499	4566	60.89	1872	2256
NV	CLARK COUNTY	0059.02	3 - Middle	90.91	No	$94,900	$65,362	1359	658	48.42	287	604
NV	CLARK COUNTY	0059.03	4 - Upper	120.38	No	$94,900	$86,550	3631	612	16.85	1268	1929
NV	CLARK COUNTY	0059.04	3 - Middle	107.07	No	$94,900	$76,983	4149	427	10.29	1655	2194
NV	CLARK COUNTY	0059.05	3 - Middle	90.40	No	$94,900	$65,000	2541	482	18.97	822	1699
NV	CLARK COUNTY	0060.01	2 - Moderate	57.74	No	$94,900	$41,519	9453	6226	65.86	278	1095
NV	CLARK COUNTY	0061.03	3 - Middle	86.47	No	$94,900	$62,173	3242	2262	69.77	457	644
NV	CLARK COUNTY	0061.04	4 - Upper	138.39	No	$94,900	$99,500	5142	3761	73.14	1166	1432
NV	CLARK COUNTY	0062.01	2 - Moderate	71.03	No	$94,900	$51,071	4577	3707	80.99	517	1234
NV	CLARK COUNTY	0062.02	3 - Middle	83.38	No	$94,900	$59,954	4269	3109	72.83	1022	1378
NV	CLARK COUNTY	0062.03	3 - Middle	104.31	No	$94,900	$75,000	3084	2237	72.54	557	979

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NV	CLARK COUNTY	0062.04	2 - Moderate	79.02	No	$94,900	$56,818	4985	4041	81.06	1060	1635
NV	CLARK COUNTY	0067.00	4 - Upper	139.37	No	$94,900	$100,208	1698	654	38.52	271	51
NV	CLARK COUNTY	0068.00	2 - Moderate	70.46	No	$94,900	$50,658	4778	3893	81.48	363	1186
NV	CLARK COUNTY	0069.00	4 - Upper	127.30	No	$94,900	$91,528	1670	719	43.05	430	601
NV	CLARK COUNTY	0071.00	2 - Moderate	55.17	No	$94,900	$39,671	3191	2790	87.43	493	1035
NV	CLARK COUNTY	0072.00	2 - Moderate	62.36	No	$94,900	$44,840	4924	3760	76.36	772	1607
NV	CLARK COUNTY	0075.00	4 - Upper	140.20	No	$94,900	$100,804	1194	289	24.20	325	870
NV	CLARK COUNTY	0076.00	3 - Middle	108.28	No	$94,900	$77,850	4067	1184	29.11	1001	1443
NV	CLARK COUNTY	0078.01	2 - Moderate	50.01	No	$94,900	$35,956	1626	954	58.67	0	323
NV	CLARK COUNTY	0078.02	0 - Unknown	0.00	No	$94,900	$0	632	347	54.91	0	0
NV	CLARK COUNTY	0079.00	2 - Moderate	70.38	No	$94,900	$50,605	3487	1890	54.20	185	455

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Salt Lake County, UT



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International		CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:69,434

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 37 49 54
2nd Standard Parallel: 41 10 02
Central Meridian: -111 32 46
Latitude of Projection's Origin: 36 59 52
False Easting: 0
False Northing: 0

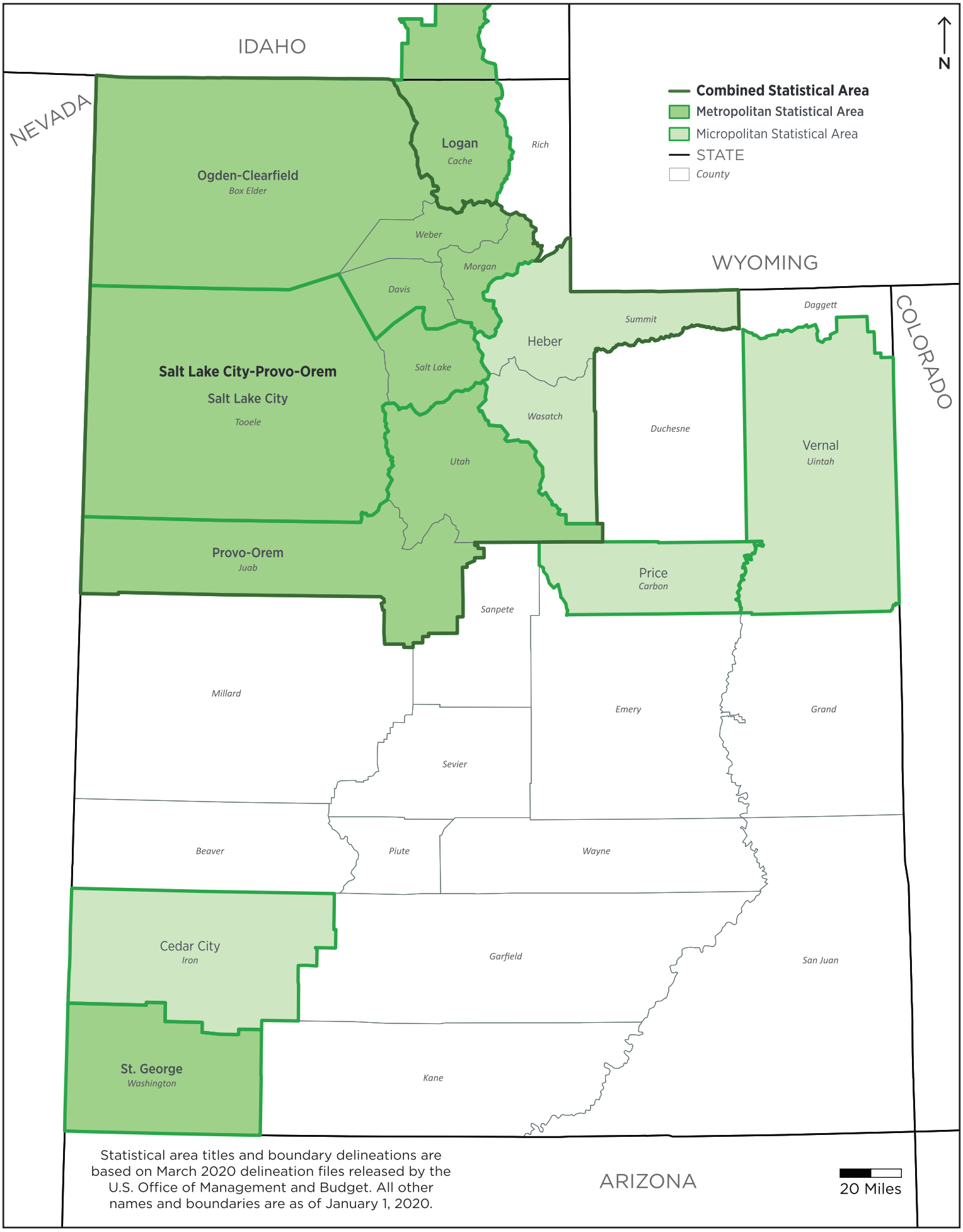
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Salt Lake County (035)
ENTITY TYPE: County or statistically equivalent entity
ST: Utah (49)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249649035001

United States® Census 2020

Utah: 2020 Core Based Statistical Areas and Counties



Statistical area titles and boundary delineations are based on March 2020 delineation files released by the U.S. Office of Management and Budget. All other names and boundaries are as of January 1, 2020.

U.S. Census Bureau, Population Division

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 41620 - SALT LAKE CITY-MURRAY, UT
State: UTAH
County: ALL COUNTIES
All Tracts: 268

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1001.00	3 - Middle	82.90	No	$121,500	$74,911	2987	1186	39.71	278	539
UT	SALT LAKE COUNTY	1002.00	4 - Upper	159.08	No	$121,500	$143,750	1333	205	15.38	311	575
UT	SALT LAKE COUNTY	1003.06	2 - Moderate	59.03	No	$121,500	$53,341	6043	4106	67.95	779	1055
UT	SALT LAKE COUNTY	1003.07	3 - Middle	86.01	No	$121,500	$77,719	4968	3853	77.56	1046	1195
UT	SALT LAKE COUNTY	1003.08	2 - Moderate	56.43	No	$121,500	$50,996	4025	3064	76.12	446	679
UT	SALT LAKE COUNTY	1005.00	2 - Moderate	73.85	No	$121,500	$66,735	5893	3066	52.03	1155	1643
UT	SALT LAKE COUNTY	1006.00	2 - Moderate	52.78	No	$121,500	$47,700	6699	3755	56.05	1749	2352
UT	SALT LAKE COUNTY	1007.00	2 - Moderate	79.02	No	$121,500	$71,406	2683	725	27.02	702	1204
UT	SALT LAKE COUNTY	1008.00	3 - Middle	83.48	No	$121,500	$75,435	2562	665	25.96	310	311
UT	SALT LAKE COUNTY	1010.00	4 - Upper	155.82	No	$121,500	$140,804	3127	528	16.89	993	1422
UT	SALT LAKE COUNTY	1011.01	3 - Middle	107.48	No	$121,500	$97,121	1973	426	21.59	277	594
UT	SALT LAKE COUNTY	1011.02	3 - Middle	110.23	No	$121,500	$99,609	3431	777	22.65	493	509
UT	SALT LAKE COUNTY	1012.00	4 - Upper	150.25	No	$121,500	$135,766	3972	784	19.74	1165	1466
UT	SALT LAKE COUNTY	1014.01	1 - Low	29.20	No	$121,500	$26,389	2171	960	44.22	8	24

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1014.02	0 - Unknown	0.00	No	$121,500	$0	4339	1760	40.56	6	51
UT	SALT LAKE COUNTY	1015.00	4 - Upper	144.21	No	$121,500	$130,313	3288	786	23.91	395	872
UT	SALT LAKE COUNTY	1016.00	3 - Middle	93.27	No	$121,500	$84,286	3742	913	24.40	494	817
UT	SALT LAKE COUNTY	1017.00	2 - Moderate	74.18	No	$121,500	$67,031	3582	1059	29.56	326	806
UT	SALT LAKE COUNTY	1018.00	2 - Moderate	72.62	No	$121,500	$65,625	3347	914	27.31	373	879
UT	SALT LAKE COUNTY	1019.00	2 - Moderate	57.92	No	$121,500	$52,344	3103	1028	33.13	144	127
UT	SALT LAKE COUNTY	1020.00	2 - Moderate	77.29	No	$121,500	$69,844	2837	902	31.79	360	756
UT	SALT LAKE COUNTY	1021.00	2 - Moderate	54.54	No	$121,500	$49,286	2378	906	38.10	219	108
UT	SALT LAKE COUNTY	1023.00	3 - Middle	98.72	No	$121,500	$89,205	3153	1365	43.29	290	494
UT	SALT LAKE COUNTY	1025.01	2 - Moderate	74.97	No	$121,500	$67,743	3134	1477	47.13	203	162
UT	SALT LAKE COUNTY	1025.02	4 - Upper	124.68	No	$121,500	$112,667	2062	679	32.93	221	35
UT	SALT LAKE COUNTY	1026.00	2 - Moderate	71.47	No	$121,500	$64,583	4391	2678	60.99	843	1542
UT	SALT LAKE COUNTY	1027.01	2 - Moderate	57.79	No	$121,500	$52,226	4752	3176	66.84	1049	1659
UT	SALT LAKE COUNTY	1027.02	2 - Moderate	66.40	No	$121,500	$60,000	3704	2862	77.27	541	784
UT	SALT LAKE COUNTY	1028.01	2 - Moderate	58.07	No	$121,500	$52,477	5919	4152	70.15	1388	1888
UT	SALT LAKE COUNTY	1028.02	2 - Moderate	69.97	No	$121,500	$63,233	4888	3468	70.95	557	959
UT	SALT LAKE COUNTY	1029.00	2 - Moderate	58.87	No	$121,500	$53,203	5768	2840	49.24	390	841

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1030.00	3 - Middle	96.59	No	$121,500	$87,281	2756	873	31.68	712	1310
UT	SALT LAKE COUNTY	1031.00	3 - Middle	111.04	No	$121,500	$100,337	4144	1310	31.61	1046	1625
UT	SALT LAKE COUNTY	1032.00	3 - Middle	108.17	No	$121,500	$97,750	4433	1107	24.97	996	1636
UT	SALT LAKE COUNTY	1033.00	3 - Middle	108.50	No	$121,500	$98,044	4256	880	20.68	665	1411
UT	SALT LAKE COUNTY	1034.00	3 - Middle	103.61	No	$121,500	$93,625	4167	816	19.58	1087	1974
UT	SALT LAKE COUNTY	1035.00	4 - Upper	142.37	No	$121,500	$128,646	4031	625	15.50	1097	1748
UT	SALT LAKE COUNTY	1036.00	4 - Upper	166.39	No	$121,500	$150,357	2671	378	14.15	844	1131
UT	SALT LAKE COUNTY	1037.00	4 - Upper	123.67	No	$121,500	$111,750	2631	313	11.90	843	1095
UT	SALT LAKE COUNTY	1038.00	4 - Upper	169.32	No	$121,500	$153,000	2325	355	15.27	697	966
UT	SALT LAKE COUNTY	1039.00	3 - Middle	116.39	No	$121,500	$105,174	3605	640	17.75	1187	1478
UT	SALT LAKE COUNTY	1040.00	4 - Upper	175.83	No	$121,500	$158,889	3302	484	14.66	952	1177
UT	SALT LAKE COUNTY	1041.00	4 - Upper	201.96	No	$121,500	$182,500	2941	442	15.03	969	996
UT	SALT LAKE COUNTY	1042.00	4 - Upper	172.49	No	$121,500	$155,867	6895	1159	16.81	2275	2298
UT	SALT LAKE COUNTY	1043.00	3 - Middle	111.17	No	$121,500	$100,455	2901	616	21.23	459	799
UT	SALT LAKE COUNTY	1044.00	4 - Upper	171.19	No	$121,500	$154,688	2067	174	8.42	586	768
UT	SALT LAKE COUNTY	1047.00	3 - Middle	111.58	No	$121,500	$100,828	4818	787	16.33	1477	1906
UT	SALT LAKE COUNTY	1048.00	3 - Middle	104.21	No	$121,500	$94,167	5263	854	16.23	1343	2043

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1049.00	3 - Middle	86.08	No	$121,500	$77,782	3135	913	29.12	760	1390
UT	SALT LAKE COUNTY	1101.03	4 - Upper	152.32	No	$121,500	$137,639	3562	452	12.69	1261	1648
UT	SALT LAKE COUNTY	1101.04	4 - Upper	224.10	No	$121,500	$202,500	5557	877	15.78	1806	2104
UT	SALT LAKE COUNTY	1101.05	4 - Upper	189.68	No	$121,500	$171,397	2011	271	13.48	665	814
UT	SALT LAKE COUNTY	1101.06	4 - Upper	140.28	No	$121,500	$126,765	2519	319	12.66	639	1394
UT	SALT LAKE COUNTY	1102.00	4 - Upper	122.72	No	$121,500	$110,893	5070	667	13.16	1508	1932
UT	SALT LAKE COUNTY	1103.00	3 - Middle	114.49	No	$121,500	$103,457	5802	983	16.94	1597	2144
UT	SALT LAKE COUNTY	1104.01	3 - Middle	119.06	No	$121,500	$107,589	3401	728	21.41	777	824
UT	SALT LAKE COUNTY	1104.02	4 - Upper	127.88	No	$121,500	$115,556	3873	582	15.03	965	1187
UT	SALT LAKE COUNTY	1105.00	4 - Upper	129.65	No	$121,500	$117,155	6425	814	12.67	1803	2094
UT	SALT LAKE COUNTY	1106.00	4 - Upper	121.51	No	$121,500	$109,798	5825	706	12.12	1571	1816
UT	SALT LAKE COUNTY	1107.01	3 - Middle	92.79	No	$121,500	$83,846	3798	932	24.54	591	910
UT	SALT LAKE COUNTY	1107.02	3 - Middle	105.07	No	$121,500	$94,942	5199	765	14.71	1300	1737
UT	SALT LAKE COUNTY	1108.00	3 - Middle	92.25	No	$121,500	$83,364	5813	945	16.26	1715	1699
UT	SALT LAKE COUNTY	1109.00	4 - Upper	153.15	No	$121,500	$138,393	4923	622	12.63	1251	1626
UT	SALT LAKE COUNTY	1110.01	4 - Upper	161.16	No	$121,500	$145,625	4594	475	10.34	1237	1549
UT	SALT LAKE COUNTY	1110.02	4 - Upper	140.68	No	$121,500	$127,120	5627	1071	19.03	1330	1731

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1111.04	4 - Upper	120.52	No	$121,500	$108,910	2982	565	18.95	844	966
UT	SALT LAKE COUNTY	1111.05	2 - Moderate	59.51	No	$121,500	$53,777	3847	1024	26.62	1179	1319
UT	SALT LAKE COUNTY	1111.06	3 - Middle	105.33	No	$121,500	$95,179	3118	604	19.37	937	1036
UT	SALT LAKE COUNTY	1111.07	3 - Middle	89.06	No	$121,500	$80,481	3090	696	22.52	445	832
UT	SALT LAKE COUNTY	1111.08	4 - Upper	134.62	No	$121,500	$121,645	3332	485	14.56	1044	1115
UT	SALT LAKE COUNTY	1111.09	4 - Upper	133.70	No	$121,500	$120,820	3233	509	15.74	1217	1169
UT	SALT LAKE COUNTY	1112.01	3 - Middle	98.95	No	$121,500	$89,417	2632	539	20.48	681	812
UT	SALT LAKE COUNTY	1112.02	3 - Middle	98.85	No	$121,500	$89,323	4664	1020	21.87	912	1166
UT	SALT LAKE COUNTY	1113.02	4 - Upper	138.65	No	$121,500	$125,286	5878	758	12.90	1919	2169
UT	SALT LAKE COUNTY	1113.04	4 - Upper	124.21	No	$121,500	$112,237	3692	522	14.14	940	1343
UT	SALT LAKE COUNTY	1113.05	3 - Middle	115.82	No	$121,500	$104,659	3872	596	15.39	1209	1483
UT	SALT LAKE COUNTY	1113.06	3 - Middle	111.47	No	$121,500	$100,729	2454	433	17.64	455	510
UT	SALT LAKE COUNTY	1114.00	2 - Moderate	70.60	No	$121,500	$63,801	6976	2862	41.03	1118	1989
UT	SALT LAKE COUNTY	1115.00	2 - Moderate	58.89	No	$121,500	$53,214	2529	1342	53.06	219	400
UT	SALT LAKE COUNTY	1116.01	3 - Middle	86.80	No	$121,500	$78,438	4449	2429	54.60	407	702
UT	SALT LAKE COUNTY	1116.02	1 - Low	43.40	No	$121,500	$39,220	6762	3508	51.88	458	492
UT	SALT LAKE COUNTY	1117.01	1 - Low	45.76	No	$121,500	$41,356	5452	2981	54.68	677	1328

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1117.02	2 - Moderate	71.87	No	$121,500	$64,946	4407	1856	42.11	864	1514
UT	SALT LAKE COUNTY	1118.01	3 - Middle	96.07	No	$121,500	$86,813	5762	1811	31.43	1307	1633
UT	SALT LAKE COUNTY	1118.02	3 - Middle	85.42	No	$121,500	$77,188	2777	719	25.89	675	1063
UT	SALT LAKE COUNTY	1119.03	3 - Middle	90.49	No	$121,500	$81,767	4113	1235	30.03	1187	1521
UT	SALT LAKE COUNTY	1119.04	3 - Middle	89.44	No	$121,500	$80,819	3624	919	25.36	888	910
UT	SALT LAKE COUNTY	1119.05	2 - Moderate	51.58	No	$121,500	$46,615	3806	1141	29.98	621	858
UT	SALT LAKE COUNTY	1119.06	2 - Moderate	70.95	No	$121,500	$64,118	4524	1903	42.06	473	631
UT	SALT LAKE COUNTY	1120.01	2 - Moderate	69.98	No	$121,500	$63,241	3362	926	27.54	746	1028
UT	SALT LAKE COUNTY	1120.02	3 - Middle	91.85	No	$121,500	$83,003	4871	1111	22.81	1115	1126
UT	SALT LAKE COUNTY	1121.01	1 - Low	43.69	No	$121,500	$39,487	5058	2784	55.04	272	445
UT	SALT LAKE COUNTY	1121.02	3 - Middle	95.81	No	$121,500	$86,582	5041	1197	23.75	1025	1174
UT	SALT LAKE COUNTY	1122.01	3 - Middle	100.14	No	$121,500	$90,488	5018	876	17.46	1572	1701
UT	SALT LAKE COUNTY	1122.02	3 - Middle	103.57	No	$121,500	$93,589	4005	862	21.52	1114	1498
UT	SALT LAKE COUNTY	1123.01	3 - Middle	86.51	No	$121,500	$78,173	3815	931	24.40	938	1091
UT	SALT LAKE COUNTY	1123.02	3 - Middle	99.83	No	$121,500	$90,208	3623	633	17.47	1049	1139
UT	SALT LAKE COUNTY	1124.02	3 - Middle	83.11	No	$121,500	$75,100	7498	3657	48.77	1018	1874
UT	SALT LAKE COUNTY	1124.04	2 - Moderate	65.35	No	$121,500	$59,053	4578	1877	41.00	423	635

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1124.05	2 - Moderate	71.69	No	$121,500	$64,786	6241	2726	43.68	388	746
UT	SALT LAKE COUNTY	1124.06	2 - Moderate	67.73	No	$121,500	$61,201	3394	2018	59.46	366	548
UT	SALT LAKE COUNTY	1125.01	3 - Middle	82.21	No	$121,500	$74,292	4027	1131	28.09	1104	1407
UT	SALT LAKE COUNTY	1125.03	2 - Moderate	76.13	No	$121,500	$68,795	4832	1508	31.21	1465	1860
UT	SALT LAKE COUNTY	1125.04	3 - Middle	93.25	No	$121,500	$84,263	2995	808	26.98	470	677
UT	SALT LAKE COUNTY	1125.05	2 - Moderate	79.30	No	$121,500	$71,660	3972	1153	29.03	826	1112
UT	SALT LAKE COUNTY	1126.04	3 - Middle	89.95	No	$121,500	$81,286	4767	975	20.45	1384	1491
UT	SALT LAKE COUNTY	1126.08	4 - Upper	128.54	No	$121,500	$116,154	5165	803	15.55	1474	1723
UT	SALT LAKE COUNTY	1126.09	4 - Upper	128.44	No	$121,500	$116,061	5402	788	14.59	1487	1760
UT	SALT LAKE COUNTY	1126.10	3 - Middle	84.90	No	$121,500	$76,724	6292	2009	31.93	1392	1685
UT	SALT LAKE COUNTY	1126.11	3 - Middle	115.00	No	$121,500	$103,922	6681	1366	20.45	1711	2089
UT	SALT LAKE COUNTY	1126.12	3 - Middle	96.69	No	$121,500	$87,372	5440	1432	26.32	1021	1198
UT	SALT LAKE COUNTY	1126.13	3 - Middle	112.84	No	$121,500	$101,968	5264	977	18.56	1346	1446
UT	SALT LAKE COUNTY	1126.14	4 - Upper	145.86	No	$121,500	$131,806	3575	465	13.01	1223	1304
UT	SALT LAKE COUNTY	1126.15	4 - Upper	145.25	No	$121,500	$131,250	2340	298	12.74	725	782
UT	SALT LAKE COUNTY	1126.16	4 - Upper	133.94	No	$121,500	$121,033	4239	634	14.96	1215	1280
UT	SALT LAKE COUNTY	1126.17	4 - Upper	166.84	No	$121,500	$150,757	3354	428	12.76	966	991

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1126.18	3 - Middle	119.53	No	$121,500	$108,015	3911	711	18.18	939	1078
UT	SALT LAKE COUNTY	1126.19	4 - Upper	146.85	No	$121,500	$132,699	3111	492	15.81	960	1027
UT	SALT LAKE COUNTY	1126.20	2 - Moderate	65.25	No	$121,500	$58,966	3206	614	19.15	978	1052
UT	SALT LAKE COUNTY	1126.21	3 - Middle	93.21	No	$121,500	$84,226	5540	1913	34.53	1037	1274
UT	SALT LAKE COUNTY	1127.00	2 - Moderate	79.34	No	$121,500	$71,696	5671	1477	26.04	1141	1514
UT	SALT LAKE COUNTY	1128.04	4 - Upper	124.28	No	$121,500	$112,304	5429	943	17.37	1400	1605
UT	SALT LAKE COUNTY	1128.05	4 - Upper	125.59	No	$121,500	$113,484	5319	1063	19.98	1347	1530
UT	SALT LAKE COUNTY	1128.12	3 - Middle	95.77	No	$121,500	$86,544	5774	1221	21.15	1590	1821
UT	SALT LAKE COUNTY	1128.13	4 - Upper	152.20	No	$121,500	$137,532	5410	704	13.01	1516	1603
UT	SALT LAKE COUNTY	1128.14	4 - Upper	204.56	No	$121,500	$184,844	4960	611	12.32	1519	1719
UT	SALT LAKE COUNTY	1128.15	4 - Upper	178.45	No	$121,500	$161,250	5126	757	14.77	1495	1561
UT	SALT LAKE COUNTY	1128.16	4 - Upper	159.46	No	$121,500	$144,097	5906	674	11.41	1418	1576
UT	SALT LAKE COUNTY	1128.18	0 - Unknown	0.00	No	$121,500	$0	3159	1149	36.37	0	0
UT	SALT LAKE COUNTY	1128.21	4 - Upper	150.06	No	$121,500	$135,598	7038	1140	16.20	1761	2067
UT	SALT LAKE COUNTY	1128.22	3 - Middle	112.96	No	$121,500	$102,071	5269	1579	29.97	1088	1223
UT	SALT LAKE COUNTY	1128.23	3 - Middle	107.28	No	$121,500	$96,944	6165	1448	23.49	1319	1571
UT	SALT LAKE COUNTY	1128.24	4 - Upper	121.15	No	$121,500	$109,477	5722	1717	30.01	645	807

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1128.25	3 - Middle	97.55	No	$121,500	$88,152	4874	1487	30.51	838	1108
UT	SALT LAKE COUNTY	1128.26	4 - Upper	163.07	No	$121,500	$147,351	5253	487	9.27	1222	1455
UT	SALT LAKE COUNTY	1128.27	4 - Upper	126.18	No	$121,500	$114,023	10862	2293	21.11	1699	1832
UT	SALT LAKE COUNTY	1128.28	4 - Upper	183.59	No	$121,500	$165,900	5063	676	13.35	1278	1294
UT	SALT LAKE COUNTY	1128.29	3 - Middle	80.26	No	$121,500	$72,528	3181	875	27.51	645	795
UT	SALT LAKE COUNTY	1128.30	4 - Upper	120.46	No	$121,500	$108,849	5027	1037	20.63	1493	1689
UT	SALT LAKE COUNTY	1128.31	4 - Upper	175.15	No	$121,500	$158,269	3398	834	24.54	851	1279
UT	SALT LAKE COUNTY	1129.04	3 - Middle	91.60	No	$121,500	$82,771	6352	2669	42.02	1540	1884
UT	SALT LAKE COUNTY	1129.05	4 - Upper	124.74	No	$121,500	$112,722	5295	1336	25.23	1583	1715
UT	SALT LAKE COUNTY	1129.07	3 - Middle	97.35	No	$121,500	$87,974	4705	1564	33.24	1022	1121
UT	SALT LAKE COUNTY	1129.12	3 - Middle	116.72	No	$121,500	$105,476	2648	747	28.21	737	811
UT	SALT LAKE COUNTY	1129.13	3 - Middle	104.80	No	$121,500	$94,700	5158	1230	23.85	1356	1486
UT	SALT LAKE COUNTY	1129.14	3 - Middle	97.62	No	$121,500	$88,214	6548	2010	30.70	1681	2011
UT	SALT LAKE COUNTY	1129.16	3 - Middle	85.15	No	$121,500	$76,947	4736	2005	42.34	741	1095
UT	SALT LAKE COUNTY	1129.17	3 - Middle	97.87	No	$121,500	$88,444	4168	1359	32.61	1037	1333
UT	SALT LAKE COUNTY	1129.18	3 - Middle	80.54	No	$121,500	$72,783	5362	2072	38.64	1068	1370
UT	SALT LAKE COUNTY	1129.20	3 - Middle	92.49	No	$121,500	$83,575	5155	1495	29.00	1197	1405

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1129.21	3 - Middle	92.40	No	$121,500	$83,500	4280	1215	28.39	968	1107
UT	SALT LAKE COUNTY	1130.07	3 - Middle	118.41	No	$121,500	$107,000	4947	870	17.59	1336	1361
UT	SALT LAKE COUNTY	1130.08	4 - Upper	145.00	No	$121,500	$131,028	6285	1005	15.99	1820	1868
UT	SALT LAKE COUNTY	1130.10	4 - Upper	141.50	No	$121,500	$127,860	7371	997	13.53	1998	2063
UT	SALT LAKE COUNTY	1130.11	4 - Upper	137.83	No	$121,500	$124,549	6567	1158	17.63	1634	1789
UT	SALT LAKE COUNTY	1130.12	4 - Upper	141.84	No	$121,500	$128,173	5837	964	16.52	1860	1967
UT	SALT LAKE COUNTY	1130.13	4 - Upper	134.05	No	$121,500	$121,133	6130	868	14.16	1364	1428
UT	SALT LAKE COUNTY	1130.14	3 - Middle	105.13	No	$121,500	$95,000	5273	808	15.32	1619	1690
UT	SALT LAKE COUNTY	1130.16	4 - Upper	159.54	No	$121,500	$144,167	7420	1062	14.31	1658	1754
UT	SALT LAKE COUNTY	1130.17	3 - Middle	104.33	No	$121,500	$94,280	7279	996	13.68	1686	2203
UT	SALT LAKE COUNTY	1130.21	3 - Middle	108.26	No	$121,500	$97,829	5887	1810	30.75	1632	1699
UT	SALT LAKE COUNTY	1130.22	4 - Upper	149.30	No	$121,500	$134,911	7589	1552	20.45	1779	2096
UT	SALT LAKE COUNTY	1130.23	3 - Middle	114.97	No	$121,500	$103,890	6756	1546	22.88	1674	1762
UT	SALT LAKE COUNTY	1130.24	4 - Upper	142.68	No	$121,500	$128,929	5388	928	17.22	1156	1156
UT	SALT LAKE COUNTY	1130.25	3 - Middle	116.87	No	$121,500	$105,605	5320	1424	26.77	1057	1198
UT	SALT LAKE COUNTY	1131.01	3 - Middle	99.14	No	$121,500	$89,583	7013	2327	33.18	1846	2167
UT	SALT LAKE COUNTY	1131.02	3 - Middle	118.11	No	$121,500	$106,728	3766	779	20.69	1105	1143

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1131.05	4 - Upper	123.58	No	$121,500	$111,667	7886	1150	14.58	1590	1834
UT	SALT LAKE COUNTY	1131.08	4 - Upper	120.19	No	$121,500	$108,611	4035	1059	26.25	986	1174
UT	SALT LAKE COUNTY	1131.09	4 - Upper	144.18	No	$121,500	$130,283	4823	810	16.79	1183	1387
UT	SALT LAKE COUNTY	1131.10	3 - Middle	107.00	No	$121,500	$96,686	4399	654	14.87	1142	1231
UT	SALT LAKE COUNTY	1131.11	4 - Upper	144.03	No	$121,500	$130,153	5210	907	17.41	1025	1106
UT	SALT LAKE COUNTY	1131.12	4 - Upper	121.65	No	$121,500	$109,930	3726	560	15.03	1000	1000
UT	SALT LAKE COUNTY	1131.13	3 - Middle	97.56	No	$121,500	$88,162	11122	3194	28.72	1836	2014
UT	SALT LAKE COUNTY	1131.14	3 - Middle	83.70	No	$121,500	$75,637	9861	2790	28.29	1286	1509
UT	SALT LAKE COUNTY	1133.07	2 - Moderate	68.73	No	$121,500	$62,109	7413	5411	72.99	1314	1802
UT	SALT LAKE COUNTY	1133.08	2 - Moderate	63.33	No	$121,500	$57,226	5196	3447	66.34	702	1340
UT	SALT LAKE COUNTY	1133.09	2 - Moderate	77.19	No	$121,500	$69,754	5111	2814	55.06	983	1265
UT	SALT LAKE COUNTY	1133.10	2 - Moderate	62.65	No	$121,500	$56,613	3143	1570	49.95	517	780
UT	SALT LAKE COUNTY	1133.11	2 - Moderate	50.76	No	$121,500	$45,871	4900	2963	60.47	739	1336
UT	SALT LAKE COUNTY	1133.12	1 - Low	38.73	No	$121,500	$35,000	3859	2693	69.78	339	682
UT	SALT LAKE COUNTY	1133.13	2 - Moderate	60.26	No	$121,500	$54,453	3993	2323	58.18	326	477
UT	SALT LAKE COUNTY	1133.14	2 - Moderate	59.45	No	$121,500	$53,726	2821	1882	66.71	360	453
UT	SALT LAKE COUNTY	1134.06	2 - Moderate	57.23	No	$121,500	$51,719	6787	4648	68.48	936	1448

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1134.08	3 - Middle	81.05	No	$121,500	$73,241	7119	3386	47.56	1328	1632
UT	SALT LAKE COUNTY	1134.09	3 - Middle	93.20	No	$121,500	$84,219	5049	2274	45.04	1315	1479
UT	SALT LAKE COUNTY	1134.10	3 - Middle	80.73	No	$121,500	$72,955	6805	3470	50.99	1264	1646
UT	SALT LAKE COUNTY	1134.11	3 - Middle	86.59	No	$121,500	$78,250	2808	1458	51.92	686	726
UT	SALT LAKE COUNTY	1134.12	3 - Middle	99.52	No	$121,500	$89,934	3018	1792	59.38	600	705
UT	SALT LAKE COUNTY	1134.13	3 - Middle	86.59	No	$121,500	$78,250	5980	2434	40.70	1252	1539
UT	SALT LAKE COUNTY	1134.14	3 - Middle	107.44	No	$121,500	$97,083	6530	3221	49.33	1407	1610
UT	SALT LAKE COUNTY	1134.15	3 - Middle	93.15	No	$121,500	$84,175	5951	3441	57.82	1372	1400
UT	SALT LAKE COUNTY	1135.05	2 - Moderate	76.74	No	$121,500	$69,350	6558	3072	46.84	1396	1871
UT	SALT LAKE COUNTY	1135.09	2 - Moderate	70.51	No	$121,500	$63,720	7826	5552	70.94	1232	1769
UT	SALT LAKE COUNTY	1135.10	3 - Middle	96.17	No	$121,500	$86,902	3357	1384	41.23	1010	1049
UT	SALT LAKE COUNTY	1135.11	2 - Moderate	71.93	No	$121,500	$65,000	3900	1556	39.90	901	1028
UT	SALT LAKE COUNTY	1135.12	2 - Moderate	70.08	No	$121,500	$63,333	3417	1439	42.11	403	600
UT	SALT LAKE COUNTY	1135.13	3 - Middle	80.08	No	$121,500	$72,364	6186	2650	42.84	1078	1298
UT	SALT LAKE COUNTY	1135.14	2 - Moderate	61.55	No	$121,500	$55,625	6757	3814	56.45	821	1561
UT	SALT LAKE COUNTY	1135.15	3 - Middle	82.92	No	$121,500	$74,933	6168	1746	28.31	1660	1968
UT	SALT LAKE COUNTY	1135.20	3 - Middle	81.49	No	$121,500	$73,641	4101	1835	44.75	920	1180

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1135.21	2 - Moderate	77.32	No	$121,500	$69,868	6493	2730	42.05	1580	1891
UT	SALT LAKE COUNTY	1135.22	3 - Middle	104.32	No	$121,500	$94,271	3281	1013	30.87	1003	1039
UT	SALT LAKE COUNTY	1135.23	2 - Moderate	72.14	No	$121,500	$65,188	6102	2565	42.04	1498	1865
UT	SALT LAKE COUNTY	1135.26	3 - Middle	84.29	No	$121,500	$76,167	5793	2758	47.61	1267	1416
UT	SALT LAKE COUNTY	1135.27	3 - Middle	84.38	No	$121,500	$76,250	4241	1833	43.22	1152	1241
UT	SALT LAKE COUNTY	1135.28	3 - Middle	95.67	No	$121,500	$86,454	4976	1928	38.75	1498	1578
UT	SALT LAKE COUNTY	1135.32	3 - Middle	105.36	No	$121,500	$95,208	3259	917	28.14	859	968
UT	SALT LAKE COUNTY	1135.33	3 - Middle	104.81	No	$121,500	$94,712	4918	1163	23.65	1257	1428
UT	SALT LAKE COUNTY	1135.36	2 - Moderate	69.61	No	$121,500	$62,900	4201	2608	62.08	516	1133
UT	SALT LAKE COUNTY	1135.37	3 - Middle	103.19	No	$121,500	$93,250	3699	1618	43.74	829	1030
UT	SALT LAKE COUNTY	1135.38	3 - Middle	85.53	No	$121,500	$77,292	3105	1667	53.69	680	746
UT	SALT LAKE COUNTY	1135.39	3 - Middle	94.24	No	$121,500	$85,156	4883	2671	54.70	965	1087
UT	SALT LAKE COUNTY	1135.40	3 - Middle	102.06	No	$121,500	$92,222	5367	2123	39.56	1462	1532
UT	SALT LAKE COUNTY	1135.41	3 - Middle	111.65	No	$121,500	$100,893	2545	1103	43.34	521	569
UT	SALT LAKE COUNTY	1135.42	3 - Middle	105.23	No	$121,500	$95,093	4018	1582	39.37	906	980
UT	SALT LAKE COUNTY	1135.43	3 - Middle	119.33	No	$121,500	$107,832	4478	1032	23.05	1154	1202
UT	SALT LAKE COUNTY	1135.44	3 - Middle	108.57	No	$121,500	$98,107	4050	2186	53.98	959	1035

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1135.45	3 - Middle	118.46	No	$121,500	$107,045	3791	2477	65.34	739	816
UT	SALT LAKE COUNTY	1136.00	2 - Moderate	65.21	No	$121,500	$58,924	5498	2941	53.49	1382	1652
UT	SALT LAKE COUNTY	1137.01	3 - Middle	86.55	No	$121,500	$78,207	4160	1977	47.52	1008	1143
UT	SALT LAKE COUNTY	1137.02	2 - Moderate	67.82	No	$121,500	$61,288	2619	1214	46.35	625	830
UT	SALT LAKE COUNTY	1138.01	2 - Moderate	75.43	No	$121,500	$68,167	5939	3269	55.04	1235	1563
UT	SALT LAKE COUNTY	1138.02	2 - Moderate	62.77	No	$121,500	$56,719	4371	2642	60.44	968	1177
UT	SALT LAKE COUNTY	1138.04	3 - Middle	102.58	No	$121,500	$92,694	4809	2643	54.96	1299	1404
UT	SALT LAKE COUNTY	1138.05	3 - Middle	108.54	No	$121,500	$98,083	4178	2173	52.01	663	926
UT	SALT LAKE COUNTY	1139.03	3 - Middle	100.13	No	$121,500	$90,478	5403	2342	43.35	1311	1610
UT	SALT LAKE COUNTY	1139.04	3 - Middle	86.75	No	$121,500	$78,395	6039	2590	42.89	1594	1720
UT	SALT LAKE COUNTY	1139.05	2 - Moderate	78.27	No	$121,500	$70,725	7667	3700	48.26	1615	1819
UT	SALT LAKE COUNTY	1139.06	2 - Moderate	63.30	No	$121,500	$57,200	4888	1814	37.11	716	1200
UT	SALT LAKE COUNTY	1139.08	2 - Moderate	75.70	No	$121,500	$68,409	5272	2382	45.18	1213	1422
UT	SALT LAKE COUNTY	1139.09	4 - Upper	127.26	No	$121,500	$115,000	4119	1231	29.89	938	1002
UT	SALT LAKE COUNTY	1140.00	3 - Middle	104.44	No	$121,500	$94,375	4344	1393	32.07	628	186
UT	SALT LAKE COUNTY	1141.00	4 - Upper	130.17	No	$121,500	$117,625	3582	633	17.67	649	959
UT	SALT LAKE COUNTY	1142.00	3 - Middle	114.81	No	$121,500	$103,750	5161	1442	27.94	1392	1567

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	SALT LAKE COUNTY	1143.01	2 - Moderate	56.82	No	$121,500	$51,343	5511	2708	49.14	849	925
UT	SALT LAKE COUNTY	1143.02	3 - Middle	105.17	No	$121,500	$95,040	2833	851	30.04	657	816
UT	SALT LAKE COUNTY	1143.03	4 - Upper	137.50	No	$121,500	$124,250	10724	3394	31.65	1970	2070
UT	SALT LAKE COUNTY	1143.04	3 - Middle	99.78	No	$121,500	$90,168	5801	1965	33.87	1068	1180
UT	SALT LAKE COUNTY	1145.00	3 - Middle	85.32	No	$121,500	$77,100	7487	4641	61.99	1245	1732
UT	SALT LAKE COUNTY	1146.01	4 - Upper	134.00	No	$121,500	$121,083	5315	766	14.41	1469	1585
UT	SALT LAKE COUNTY	1146.02	4 - Upper	152.69	No	$121,500	$137,979	2083	200	9.60	658	705
UT	SALT LAKE COUNTY	1147.00	2 - Moderate	74.26	No	$121,500	$67,107	4620	2459	53.23	1373	1597
UT	SALT LAKE COUNTY	1148.00	4 - Upper	276.67	No	$121,500	$250,001	3654	566	15.49	1294	1318
UT	SALT LAKE COUNTY	1151.07	4 - Upper	150.74	No	$121,500	$136,211	6431	899	13.98	1350	1470
UT	SALT LAKE COUNTY	1151.08	3 - Middle	110.79	No	$121,500	$100,110	8083	1664	20.59	2043	2258
UT	SALT LAKE COUNTY	1151.09	3 - Middle	83.26	No	$121,500	$75,234	7272	2145	29.50	904	938
UT	SALT LAKE COUNTY	1152.10	4 - Upper	149.42	No	$121,500	$135,024	8274	1681	20.32	1756	1929
UT	SALT LAKE COUNTY	1152.11	3 - Middle	107.82	No	$121,500	$97,432	7033	2090	29.72	913	1003
UT	SALT LAKE COUNTY	9800.00	0 - Unknown	0.00	No	$121,500	$0	16	5	31.25	0	0
UT	SALT LAKE COUNTY	9801.00	0 - Unknown	0.00	No	$121,500	$0	10	3	30.00	0	0
UT	TOOELE COUNTY	1306.00	2 - Moderate	65.55	No	$121,500	$59,231	1717	1056	61.50	168	855

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	TOOELE COUNTY	1307.01	3 - Middle	114.05	No	$121,500	$103,058	5109	898	17.58	939	971
UT	TOOELE COUNTY	1307.04	4 - Upper	135.44	No	$121,500	$122,391	6070	1041	17.15	1587	1631
UT	TOOELE COUNTY	1307.05	3 - Middle	115.74	No	$121,500	$104,588	5812	933	16.05	1371	1684
UT	TOOELE COUNTY	1307.06	3 - Middle	112.94	No	$121,500	$102,054	6774	1373	20.27	1338	1522
UT	TOOELE COUNTY	1307.07	3 - Middle	116.15	No	$121,500	$104,957	3909	538	13.76	1071	1246
UT	TOOELE COUNTY	1307.08	3 - Middle	95.50	No	$121,500	$86,300	7224	1194	16.53	1493	1891
UT	TOOELE COUNTY	1308.00	3 - Middle	83.27	No	$121,500	$75,250	6988	752	10.76	1411	1806
UT	TOOELE COUNTY	1309.00	2 - Moderate	71.84	No	$121,500	$64,922	5579	1541	27.62	1353	1896
UT	TOOELE COUNTY	1310.01	3 - Middle	100.24	No	$121,500	$90,577	2898	645	22.26	718	848
UT	TOOELE COUNTY	1310.03	2 - Moderate	58.10	No	$121,500	$52,500	3800	911	23.97	1029	1433
UT	TOOELE COUNTY	1310.04	3 - Middle	81.90	No	$121,500	$74,008	2465	613	24.87	775	775
UT	TOOELE COUNTY	1310.05	1 - Low	40.56	No	$121,500	$36,653	2198	543	24.70	406	657
UT	TOOELE COUNTY	1311.01	2 - Moderate	76.82	No	$121,500	$69,418	4606	980	21.28	1109	1276
UT	TOOELE COUNTY	1311.02	2 - Moderate	75.68	No	$121,500	$68,388	3986	777	19.49	1230	1555
UT	TOOELE COUNTY	1312.00	2 - Moderate	77.75	No	$121,500	$70,259	3563	704	19.76	1076	1327
UT	TOOELE COUNTY	9800.00	0 - Unknown	0.00	No	$121,500	$0	0	0	0.00	0	0

List of Branches

and

Branches Opened and Closed

A list of the institution's branches, branches opened and closed during the current and each of the prior two calendar years, and their street addresses and census tracts

Revised January 2026

Main Office and Main Branch located at:

4350 LA JOLLA VILLAGE DR, STE 140

SAN DIEGO, CA 92122

Census Tract: 0083.39

Tract Income Level: Middle

Las Vegas Branch located at:

9205 WEST RUSSELL RD, STE 400

LAS VEGAS, NV 89148

Census Tract: 0058.60

Tract Income Level: Middle

Salt Lake City Branch located at:

9490 SOUTH 300 WEST, SUITE 210

SANDY, UT 84070

Census Tract: 1126.21

Tract Income Level: Middle

Axos Bank®

Branches Opened and Closed
2022 - January 2026

ASSESSMENT AREA	NAME	BRANCH TYPE	ADDRESS	CITY	STATE	ZIP	ACTION DATE	ACTION	MSA/MD	STATE CODE	COUNTY CODE	CENSUS TRACT	INCOME LEVEL
SAN DIEGO, CA	MAIN BRANCH	TRADITIONAL	4350 LA JOLLA VILLAGE DR, STE 140	SAN DIEGO	CA	92122	7/4/2000	OPENED	41740	06	032	0083.39	MIDDLE
LAS VEGAS, NV	LAS VEGAS BRANCH	TRADITIONAL	9205 W RUSSELL RD, STE 400	LAS VEGAS	NV	89148	3/1/2017	RELOCATION	29820	32	003	0058.60	MIDDLE
SANDY, UT	SALT LAKE CITY BRANCH	TRADITIONAL	9490 SOUTH 300 WEST, SUITE 210	SANDY	UT	84070	7/4/2025	OPENED	41620	49	035	1126.21	MIDDLE

2025 FFIEC Geocode Census Report

Address: 4350 La Jolla Village Dr, Suite 140, San Diego, California, 92122
MSA: 41740 - SAN DIEGO-CHULA VISTA-CARLSBAD, CA
State: 06 - CALIFORNIA
County: 073 - SAN DIEGO COUNTY
Tract Code: 0083.39

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$130,800
2025 Estimated Tract Median Family Income	$135,927
2020 Tract Median Family Income	$99,375
Tract Median Family Income %	103.92
Tract Population	1886
Tract Minority %	60.18
Tract Minority Population	1135
Owner-Occupied Units	137
1- to 4- Family Units	308

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$95,623
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$130,800
% below Poverty Line	39.72
Tract Median Family Income %	103.92
2020 Tract Median Family Income	$99,375
2025 Estimated Tract Median Family Income	$135,927
2020 Tract Median Household Income	$63,026

Census Population Information

Tract Population	1886
Tract Minority %	60.18
Number of Families	254
Number of Households	786
Non-Hispanic White Population	751
Tract Minority Population	1135
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	660
Black Population	35
Hispanic Population	281
Other/Two or More Races Population	159

Census Housing Information

Total Housing Units	834
1- to 4- Family Units	308
Median House Age (Years)	41
Owner-Occupied Units	137
Renter Occupied Units	649
Owner Occupied 1- to 4- Family Units	102
Inside Principal City?	YES
Vacant Units	48

2025 FFIEC Geocode Census Report

Address: 9205 W Russell Rd, Suite 400, Las Vegas, Nevada, 89148
MSA: 29820 - LAS VEGAS-HENDERSON-NORTH LAS VEGAS, NV
State: 32 - NEVADA
County: 003 - CLARK COUNTY
Tract Code: 0058.60

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$94,900
2025 Estimated Tract Median Family Income	$100,138
2020 Tract Median Family Income	$75,870
Tract Median Family Income %	105.52
Tract Population	10707
Tract Minority %	60.92
Tract Minority Population	6523
Owner-Occupied Units	1763
1- to 4- Family Units	2749

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$71,896
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$94,900
% below Poverty Line	7.81
Tract Median Family Income %	105.52
2020 Tract Median Family Income	$75,870
2025 Estimated Tract Median Family Income	$100,138
2020 Tract Median Household Income	$75,262

Census Population Information

Tract Population	10707
Tract Minority %	60.92
Number of Families	1971
Number of Households	3574
Non-Hispanic White Population	4184
Tract Minority Population	6523
American Indian Population	17
Asian/Hawaiian/Pacific Islander Population	2725
Black Population	1118
Hispanic Population	1877
Other/Two or More Races Population	786

Census Housing Information

Total Housing Units	4034
1- to 4- Family Units	2749
Median House Age (Years)	11
Owner-Occupied Units	1763
Renter Occupied Units	1811
Owner Occupied 1- to 4- Family Units	1698
Inside Principal City?	NO
Vacant Units	460

2025 FFIEC Geocode Census Report

Address: 9490 S 300 W, Suite 210, Sandy, Utah, 84070
MSA: 41620 - SALT LAKE CITY-MURRAY, UT
State: 49 - UTAH
County: 035 - SALT LAKE COUNTY
Tract Code: 1126.21

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$121,500
2025 Estimated Tract Median Family Income	$113,250
2020 Tract Median Family Income	$84,226
Tract Median Family Income %	93.21
Tract Population	5540
Tract Minority %	34.53
Tract Minority Population	1913
Owner-Occupied Units	1037
1- to 4- Family Units	1274

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$90,360
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$121,500
% below Poverty Line	7.13
Tract Median Family Income %	93.21
2020 Tract Median Family Income	$84,226
2025 Estimated Tract Median Family Income	$113,250
2020 Tract Median Household Income	$79,375

Census Population Information

Tract Population	5540
Tract Minority %	34.53
Number of Families	1395
Number of Households	2354
Non-Hispanic White Population	3627
Tract Minority Population	1913
American Indian Population	44
Asian/Hawaiian/Pacific Islander Population	392
Black Population	104
Hispanic Population	1095
Other/Two or More Races Population	278

Census Housing Information

Total Housing Units	2718
1- to 4- Family Units	1274
Median House Age (Years)	21
Owner-Occupied Units	1037
Renter Occupied Units	1317
Owner Occupied 1- to 4- Family Units	938
Inside Principal City?	NO
Vacant Units	364

List of Services

A list of services (loan and deposit products and transaction fees generally offered, and hours of operation at the institution's branches), including a description of any material differences in the availability or cost of services among the branches

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Axos Bank®

Hours of Operation

ASSESSMENT AREA	NAME	BRANCH TYPE	ADDRESS	CITY	STATE	ZIP	ATM	MSA/MD	STATE CODE	COUNTY CODE	CENSUS TRACT	INCOME LEVEL	Hours of Operation
SAN DIEGO, CA	MAIN BRANCH	TRADITIONAL	4350 LA JOLLA VILLAGE DR, STE 140	SAN DIEGO	CA	92122	Y	41740	06	032	0083.39	MIDDLE	9 AM TO 5 PM PT MON-FRI
LAS VEGAS, NV	LAS VEGAS BRANCH	TRADITIONAL	9205 W RUSSELL RD, STE 400	LAS VEGAS	NV	89148	N	29820	32	003	0058.60	MIDDLE	9 AM TO 5 PM PT MON-FRI
SALT LAKE CITY, UT	SALT LAKE CITY BRANCH	TRADITIONAL	9490 S 300 W STE 210	SANDY	UT	84070	N	41620	49	035	1126.21	MIDDLE	9 AM TO 5 PM PT MON-FRI

Personal Deposit Account Agreement
and
Schedule of Fees

Effective: December 1, 2025

axos BANK

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World Checking 19
Accelerated Savings 19
Advisor Private Client Savings 19
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axos BANK

Agreement for Your Account

Welcome and thank you for selecting Axos Bank® for your banking needs.

This Disclosure and Agreements ("Agreement") explains important terms and conditions which govern your account(s) with us. This agreement governs personal Deposit Accounts identified in this Agreement at Axos Bank (the "Bank"). By opening or maintaining a checking, savings or certificate of deposit (CD) account with us, you accept and agree to be bound by the terms and conditions of this Agreement. Your checking, savings, or certificate of deposit (CD) account is located at the Bank's headquarters in San Diego, CA.

This Agreement is periodically revised, amended, or added to, and always available electronically for your reference at www.axosbank.com. Please read this Agreement carefully and keep it with your banking records for future reference.

This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank's Website. This Agreement includes the following disclosures applicable to the Bank's personal deposit accounts that the Bank has provided to you (1) Account features, (2) Privacy Policy, (3) Electronic Funds Transfer Services, (4) Online Banking and Bill Payment Services (5) Funds Availability Policy, (6) Substitute Checks and Your Rights, and (7) any additional disclosures regarding your account(s) that the Bank will provide to you. Fees mentioned throughout this agreement can be found in the Schedule of Fees herein and on the Bank's website.

The securities and non-deposit investment products referred to in this Agreement (i.e. self-directed trading and managed account products) are offered by affiliates of the Bank (Axos Invest LLC, Member FINRA/SIPC, and Axos Invest, Inc., a SEC-registered investment adviser). While these accounts may be used as related accounts for preferred rates, deposits in the affiliate's accounts are not subject to this Agreement. Please note, securities and other non-deposit investment products and services are not deposits, obligations of or guaranteed by the Bank, are not insured by the FDIC or any governmental agency, and are subject to investment risk including possible loss of the principal invested.

Account Funding

You agree to fund your account within 30 days of account opening, or we may close the account.

Changes to This Agreement

We may change this Agreement at any time without prior notice unless prohibited by law. Changes may include deleting or modifying existing terms or rates or the addition of a new term or fee not otherwise contemplated when you opened your account, including new terms regarding how we will resolve preexisting or future disputes, whether informally, by litigating in specified courts or under specified rules, or through alternative dispute resolution, such as binding arbitration. We may convert existing accounts and services into new accounts and services or discontinue accounts or services. If a change to this Agreement is material and adverse to you, we will give you reasonable notice in writing or by any method permitted by law. For example, unless otherwise required by law, a notice of the changes or a copy of the revised Agreement (or a link to review it) may be sent to you at the mailing or email address on file with your account, via other electronic means, or included in a message on the statement for one of your accounts. Any changes will take effect immediately, unless stated otherwise in any notice we provide to you. We may, but do not have to, notify you of changes that we make for security reasons or that we believe are either beneficial or not adverse to you. You are not required to agree to changes in terms that are materially adverse to you. If you wish to reject a change, you must close your accounts before the effective date of the change. There is no penalty or fee for closing an account in order to reject a change in terms. If we have notified you of a change and you continue to use or maintain your account after the effective date of the change, you have agreed to the new terms.

When we change this Agreement, the then-current version of this Agreement supersedes all prior versions and governs your account. For the sake of clarity, nothing contained in this section shall affect the Bank's ability to close your account for any reason or without cause in accordance with the section below, entitled "Closing an Account."

Closing an Account

You agree to notify us of your intention to close your Deposit Account, and we reserve the right to request that your notice be in writing that affirmatively acknowledges that closing the account could affect your receipt of Financial Services. After a Deposit Account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. You agree to hold us harmless for refusing to honor any check, item or other debit on a closed account.

For security reasons, we may close your Deposit Account and require you to open a new account if there is a change in authorized signers, there has been a forgery or fraud reported or committed involving your Deposit Account, any Deposit Account checks are lost or stolen, you have too many transfers from a Deposit Account that has transaction limitations, or you have violated any other provision of an agreement you have with us.

The Bank reserves the right to close your account for any reason or without cause. We need not advise you of the reason for taking this action. The Bank need not give advance notice of any closure. After an account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. If your account is closed by the Bank, it may issue a single Cashier's Check for the account balance payable to accountholder and may mail or deliver that check

to the accountholder, subject to any right the Bank may have under any agreement covering the account or the Bank's right of setoff.

Compliance with Laws and Regulations

When you do business with us, you agree to all applicable laws, regulations or ordinances, and orders of governmental and governing authorities, including federal and state privacy laws and anti-money laundering laws. You agree not to use your account or services for any unlawful purpose, including unlawful internet gambling.

Financial Information

You agree to provide us accurate and complete financial and other information we request in connection with a Deposit Account or Overdraft Account and the Banking Documents. Information concerning a Deposit Account or Overdraft Account may be reported to credit reporting agencies and will be made available when requested by proper legal process.

General Use of Credit File Information

You certify as to the accuracy of the information you provide to us and authorize Axos Bank's affiliated consumer reporting agency/agencies to access your credit file to facilitate the processing of your application for Axos Bank financial products and to authenticate your identity for legal and regulatory compliance purposes. You understand that you may be asked questions based on the information in your credit file as part of this process. You also understand that Axos Bank may review your credit history and past banking relationships.

Governing Law

This Agreement is governed by federal law and, when applicable, the laws of the State of California.

To the fullest extent permissible by applicable laws, in any legal action, arbitration or claim between you and the Bank, the prevailing party shall be entitled to recover costs and reasonable attorney's fees.

Information You Give Us

When you open an account with us, you give us information about yourself and confirm that it is correct. We enter the information into our records. We will rely on that information until you notify us of a change and we have a reasonable time to act on the new information.

Personal Information at Account Opening

Federal law, including the USA PATRIOT Act, requires all financial institutions to obtain, verify and record information that identifies each person or business that opens an account. When you apply for a personal account, we will ask for your legal name, residential address, date of birth and Social Security Number (SSN). We will require one or more forms of unexpired photo identification. We may validate the information you provide to us to ensure we have a reasonable belief of your identity. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded. When you apply for a business account, we will ask for your business name, address, and Tax Identification Number (TIN). We will also ask for your name, residential address, date of birth and social security number, which will allow us to verify your identity. We may validate the information you provide to us to ensure we have a reasonable belief of your identity and your business. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded.

Service Charges

You agree to pay the charges as shown on the Schedule of Fees herein. As these charges are incurred, we will deduct the charges directly from the Deposit Account balance. We will not be liable for dishonor of your items or other debits resulting from our deduction of any charges as authorized by the Banking Documents.

Statements

You will be able to review transactions, including images of the front and back of checks or other instruments drawn on your checking account daily through the Website. You should review your transaction history daily to protect your rights, including your right to dispute transactions that you believe are unauthorized. Daily transactions accumulate for a period of one month. You must review and verify your account transactions as if your transaction history shown on the website was a traditional periodic statement.

Check Safekeeping. Copies of your checks and other Items paid from your Deposit Account will be held by us instead of returned to you. An image of the front and back of the checks you write and are presented for payment will be deemed to be made available to you no later than the day after the items are presented to us for payment. We will keep the image copies of the front and back for seven (7) years. We will provide copies of Items upon written or e-mail request. We will assess a fee for providing such copies. See Schedule of Fees located herein.

Bank's Duty of Care. In accordance with reasonable banking standards, most checks and other Items presented to us for payment are processed through automated processing and, except in limited circumstances and subject to such reasonable sampling procedures as we establish at our discretion, most Items are not individually examined to verify your signature or that the Item is otherwise properly payable. You agree that we act within reasonable banking standards by processing most checks and other Items through automated processing systems.

Telephone Calls: Calling, Monitoring and Recording
For our mutual protection, and to enable us to provide better service to you, we may monitor and/or tape-record any of our telephone conversations.

E- Sign Disclosure and Consent

When applying for a Deposit Account or Loan with Axos Bank, also known as UFB Direct, you will be asked to give your consent for the Bank to provide disclosures, notices, amendments or changes to this Agreement, communications and information to you electronically rather than paper form and agree to sign documents electronically, we will accept your electronic signature as though it were your handwritten signature.

The Disclosure and Consent Regarding Electronic (eSign) Signatures and Communications (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your new Deposit Account or your loan transaction (the "Loan") pending with the Bank ("we", "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Deposit Account or Loan in an electronic form. We will sometimes use the words "Electronic Records" as a short way to refer to the communications and information that we may provide electronically. Before you decide whether or not you wish to give your consent to receiving Electronic Records, you should read and consider the following information.

If you agree to provide your consent, click/check the "I Agree" button or sign at the bottom of the acknowledgement. The statement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about Electronic Records that are not answered, you can contact us as follows:

For loan questions, you may call us toll free at 1-844-773-0647 or email us at AxosMortgages@axosbank.com.
For deposit account questions, you may call us toll free at 1-877-247-8002.
For questions regarding any account type, log into online banking and send us a secure message,
or write to us at:

Axos Bank
Corporate Headquarters
4350 La Jolla Village Drive, Suite 140 San Diego, CA 92122

Types of Disclosures and Notices that will be provided in Electronic Form. The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Reserve Regulation B, the Federal Truth-in- Lending Act and Federal Reserve Regulation Z, the Federal Fair Credit Reporting Act, the Federal Electronic Fund Transfer Act and Federal Reserve Regulation E, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosures also include any other information, agreements, amendments and changes to agreements, disclosures, and notices that we wish to provide you in connection with the Deposit Account or Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

For Online Banking Services the Disclosures may include your periodic Account Statement (As part of the monthly account statement, you will receive information about your account), other periodic or special notices (such as hold notices on availability of funds, or error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you and Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

Your Right to Receive Paper Copies of the Disclosures. You have a right to receive certain Communications on paper and you are not required to consent to receiving those Communications electronically instead. You are not required to consent to the electronic signature of documents. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you should also print all disclosures and legal documents.

Your Right To Withdraw Your Consent. You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described below.

Scope of Your Consent. Your Consent applies only to your electronic receipt of Disclosures and legal documents in connection with the origination, closing and servicing of the Loan or deposit account. Your Consent does not apply to other transactions that you may wish to enter into with us.

To Withdraw your Consent all you need to do is contact us using one of the Contacts described above.

What records will you provide to me electronically? If you consent, you will receive electronic records that relate to our online banking services. These will include the following types of documents:

- Your monthly account statement, if applicable. (As part of the monthly account statement, you will receive information about your account).
- Other periodic or special notices (error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you.
- Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

Do I have an option to regularly receive these records in non-electronic form? After you provide your Consent, you may receive, without charge, a paper copy of any Disclosures that have been provided to you electronically by contacting us using one of the Contacts described above. The Bank's Online Banking Service has been designed and built to provide records to you in electronic form. To put it another way, the system is an electronic banking system and it does not have a paper-based alternative.

Can I get a copy of the records in non-electronic form if a special need arises? At your request, we can prepare a paper- based version of any of the electronic records you receive, for up to five years after the date it was created. If you want us to prepare a paper- based copy, you can request it by contacting us. Please refer to the Schedule of Fees herein for any costs associated with this service.

If I consent to electronic records now, and change my mind, what can I do and what are the consequences? You can change your mind, and withdraw your consent, at any time, and provide notification to us at the contact information above requesting paper statements and documents be provided to you. However, remember that the Online Banking Service does not support paper-based communications. So the consequence to you, if you withdraw your consent to electronic records, is that your access to and your ability to use the Online Banking Service will end.

Change of your designated E-Mail Address. If you change your designated e-mail address, you must notify the Bank to ensure continued delivery of electronic records.

Are there any hardware or software requirements for me to access or retain the electronic records? You will need a computer with sufficient memory to store electronic records, and with a working connection to the Internet. You will need an internet connection; a Current Version of Internet Explorer, Chrome, Safari, or Firefox; an active e-mail account and related software for accessing the email account; a Current Version of a program that accurately reads and displays PDF files; and a device with an operating system capable of supporting previous items. Your browser will need to have a minimum of 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. Finally, you will need a printer if you want to print copies of electronic records.

If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are.

We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receive communications or information by electronic records. If not, you will be allowed to withdraw your consent at that time, without any fee or charge by us.

However, if you withdraw your consent, you may not be able to access the Online Banking Services without upgraded hardware or software. Then, your ability to use the Online Banking Service could also end (as described above, under "If I consent to electronic records now, and change my mind, what can I do and what are the consequences?").

How will the electronic records be provided to me? All Disclosures are available on the Bank's Website and can be accessed by clicking on the "Disclosures" tab. Other periodic or special notices will be sent to you by e-mail, unless they contain confidential account information at which time they will be sent by secure email through the online banking service on our Website. Your monthly account statements, if applicable, contain confidential information, so they will be stored for you to access (print or review) on the online banking service on our Website, at www.axosbank.com and will be available to you, for at least 2 years following the date it is first posted.

To access your monthly statements and any notices sent by secure email, you will need to sign-in to the online banking service of the Bank's Website.

Are there other special requirements for electronic records? You must provide us with your current e-mail address, and keep it current with us at all times. Otherwise, you may not receive electronic records in a timely manner. If you download or print any confidential materials, such as your monthly statements, be sure that you store them in a secure environment.

Privacy Policy

We recognize, respect and protect the personal privacy rights of all our customers and work diligently to safeguard your privacy. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as the personal information of all consumers who visit our institution.

The following Privacy Policy explains how we use and protect the information about our customers. We ask that you read it carefully. Privacy Policy

General Banking Information and Terms

Accepting Deposits
You authorize us to accept items for deposit to your deposit account if they are made payable to you. You also authorize us to deposit to your account wire transfers and other forms of credit (such as direct deposits or other automated clearinghouse entries) received for your benefit. All deposits are accepted and processed at our San Diego, CA facility.

Account Ownership
The bank may rely solely on its records to determine the form of ownership of your account. The bank may presume that any person named in addition to you in its records for your account owns the funds in your account as a co-owner. Account ownership is non transferrable.

ACH New Account Funding
ACH Funding will be posted upon final credit from the external bank; typically, 2 - 3 business days after the new account is opened.

Annual Percentage Yield (APY)
APY is the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period (366-day period in a leap year), and is expressed as a percentage.

Available Balance
Available Balance is the amount of funds available for withdrawal and authorizing transactions. Your Available Balance may be different than your ledger Balance or Collected Balance. The Available Balance is reduced from the Collected Balance by 1) the amount of pending transactions, such as a point-of-sale transaction (i.e., debit-card transactions made over a credit-card network); 2) funds on hold in accordance with our Funds Availability Policy; 3) our receipt of notice that a transaction will be presented or returned; 4) our receipt of legal process relating to your account; or 5) your use of your account as a security for a loan.

Average Daily Balance
Average daily balance is determined by taking the end-of-day balance in the account for each day in the statement period, add those balances together, and then divide by the number of days in the statement period.

Business Days
Our Business Days are Monday through Friday, excluding federal holidays.

Cash Deposits
Please do not send cash deposits. In the event that cash deposits are received by the Bank, you agree that the Bank's determination of the amount of the deposit will be conclusive. The Bank is not liable for any deposits, including cash, lost in the mail.

Check Forms and Special Conditions
We require you to use a check printer that meets technical standards for checks that are acceptable to us and the Federal Reserve Bank System. We reserve the right to disregard any information on the check other than the drawer's signature, the payee, the amount, any magnetically-encoded information at the bottom of the check, and endorsements on the reverse side of the check unless we have previously agreed to do so in writing. For example, we will not be liable for any damages because we pay an Item which contained any conditional statement or restriction such as "Void after 90 days", "Void over $100", "Payment in Full", or "Two Signatures Required". We will adhere to such conditional statements only if you notify us of the statements before the Item is presented and we have specifically agreed in writing to honor such conditional payment restrictions. If an Item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the Item, you will be responsible for any cost and liabilities associated with such return or delay.

Collected Balance
Collected Balance is the Ledger Balance minus the amount of any deposits for which we have not received provisional credit from the bank of account or are on hold pursuant to our Funds Availability Policy. Your Collected Balance may be different than your Available Balance.

Converting Checks to Electronic Debits
Some businesses convert checks that you give them into electronic debits, sometimes referred to as an electronic check. When we receive the electronic debit, we charge your account immediately after the business enters the transaction, so you may have a reduced right to stop payment and may incur an overdraft if you do not have sufficient funds in your account to cover the amount of the check at the time you write the check or authorize the transaction. Since the check is not sent to us, we do not have a copy of your check. We list these electronic debits on your account statement. If the business uses your check to initiate an electronic debit at the point of sale, the business should give you notice of the conversion and return the voided check to you. You should treat the voided check with care because someone else who obtains possession of it could use the information to

initiate additional debits against your account. Please note that when a merchant converts a check to an electronic debit it may retry the transaction with us up to two additional times if the initial transaction is returned for non-sufficient funds. We treat these as separate transactions that may be subject to a fee each time they are presented when you have non-sufficient funds (meaning the transaction exceeds your available balance plus an overdraft protection).

Death or Incompetence

You agree to notify us promptly if any owner or authorized signor on your account dies or is declared incompetent by a court. Until we receive a notice of death or incompetency, we may act with respect to any account or service as if all owners, signers or other persons are alive and competent and we will not be liable for any actions or inactions taken on that basis. If you give us instructions regarding your account, and you or another owner of the account subsequently dies or is declared incompetent, we may act on the instructions unless we receive written notice of death or competency prior to honoring such instructions.

When we receive a notice that an owner has died or been declared incompetent, we may place a hold on your account and refuse to accept deposits or permit withdrawals. We may hold any funds in your account until we know the identity of the successor. If a deposit including salary, pension, Social Security and Supplemental Security Income (SSI) – payable to deceased owner is credited to the account after the date the deceased owner died, we may debit the account for the deposit and return it to the payer.

Demand Drafts and Remotely Created Checks

If you deposit a demand draft or remotely created check (an unsigned draft or preauthorized draft) into your account, you warrant and guarantee that the draft or remotely created check is authorized according to the terms on its face by the person(s) identified as the drawer. You agree to indemnify us from all loss, expense and liability related to a claim that such check or draft was not authorized by the persons on whose account it was drawn on.

Endorsements

You authorize us to supply any missing endorsements if items are made payable to you or your order and you have not endorsed them. You warrant that all endorsements on items deposited to your account are genuine. Endorsements must be placed only in the area so designated on the back of an Item.

Facsimile Signatures

If you use any form of facsimile signature in connection with the Deposit Account, you agree to deliver a sample to us before you begin using it, and to execute and deliver agreements in a form we require. When you use a facsimile signature or other form of automated signature device in connection with the Deposit Account, you agree you shall have the sole responsibility for maintaining security of the facsimile signature or device by which it is affixed, and you shall bear the entire risk for unauthorized use thereof, whether or not you are negligent, except as may be required by law. You agree that no facsimile signature we have been authorized to honor may be considered a forgery or an unauthorized signature, and that such facsimile or automated signature shall be effective as your signature or endorsement, whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorneys' fees) you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or automated signature or the device by which it is affixed.

Foreign Items and Foreign Currency

A foreign item is a check or other item in any currency (including United States dollars) that is drawn on a bank or branch located outside of the United States. A foreign currency is any currency other than United States dollars. Some foreign items are payable in United States dollars.

"Freezing" Your Account

If we decide to close your account, we may freeze it. If we do this, we may in our discretion either accept or return deposits, checks and other items that we may receive after we freeze your account without being liable to you. If at any time we believe that your account may be subject to irregular, unauthorized, fraudulent or illegal activity, we may, in our discretion, freeze the funds in the account and in other accounts you maintain with us, without liability to you, until such time we can complete our investigation of the account and transactions. If we do freeze the funds in your account, we will provide you with a notice. We may not provide this notice to you prior to freezing the account if we believe that such notice could result in a security risk to us or the owner of the funds in the account.

Ledger Balance

Ledger Balance is the aggregate amount of funds in an account according to our records, and includes electronic credits and all cash and check deposits, even if we have not yet received credit for some or all of the deposited checks from the bank of account. Your Ledger Balance may be different than your Available Balance or Collected Balance.

Legal Process

Legal process includes a writ of attachment, execution, garnishment, tax withholding order, levy, restraining order, subpoena, warrant, injunction, government agency request for information, search warrant, forfeiture or other similar order. We may accept and comply with legal process that we reasonably believe to be valid that is served in person, by mail, by facsimile transmission, or by other means. You may have rights to contest such process on your own behalf under applicable law; the Bank has no obligation to ascertain or assert such rights. Any such legal process is subject to the Bank's security interest and the right of setoff. The Bank will not notify you of a grand jury subpoena affecting you or your account. Any fees or expenses the Bank incurs

in responding to any such legal process may be charged against any account you maintain with the Bank. We may, but are not required to, send a notice to you of the legal process. The Bank will not pay interest on any funds that are held pursuant to legal process. You understand and agree that the Bank will not be liable for dishonoring checks, drafts, or other items because of non-sufficient funds in your account due to a hold or freeze placed on your account or resulting from levies, garnishments, lien claims, or other legal processes. If the legal process directs us to release information about one or more, but not all, accounts reported on a combined statement, we may release the combined statement. If the legal process directs us to release information only from a certain timeframe, we may release the entire statement or other record that contains information within the requested timeframe even if it includes information outside the directed timeframe. If the legal process requests information about one or more, but not all, account owners or co-signers, we may release information about all of the co-signers on the account and all accounts owned by such persons.

Limits on Number of Accounts

The Bank reserves the right to limit the number of account types per account holder or per household. The term “household” refers to all persons occupying an individual housing unit, whether a single person or two or more unrelated persons.

Overdrafts

If any item or other debit presented to us will overdraw the available account balance, including any balance in an overdraft protection account ("ODP Account") we have established for you, when paid (not during authorization for a transaction), we will charge you a fee, whether we pay the item or return it (except for debit-card and ATM transactions—they may be declined without a fee). You agree immediately upon notice from us to deposit funds sufficient to cover the overdraft plus applicable charges. In connection with overdrafts, our determination of the Deposit Account balance may be made at any time between presentment and our predetermined deadline and need only be made one time. If we pay Items or permit withdrawals which overdraw the available Deposit Account balance (whether once or repeatedly), we do so at our discretion without any obligation to continue to do so. Please note that merchants may attempt to get paid a second or third time if their initial ACH or check transaction is returned unpaid. We treat these second and third attempts as separate Items or transactions and will assess a fee each time we return one unpaid or pay one that results in an overdraft.

Our Receipt of Deposits

In receiving deposits, we act only as your collecting agent and assume no responsibility beyond the exercise of ordinary care. All deposits are posted to your designated deposit account conditionally, and only if the item is payable in U.S. dollars, subject to our receipt of final payment. If final payment is not received on any item you deposited to your account or that we cashed for you, or if any direct deposit, automated clearinghouse deposit or electronic fund transfer to your account is dishonored by the issuing financial institution for any reason, you agree to pay us the amount of the dishonored deposited funds, and you authorize us to debit any deposit account with us of which you are an owner, without prior notice and at any time, for the amount of the returned item or other deposit. You also authorize us to debit your account for the amount of our returned item fee, any interest paid on the deposit, and any other fee we pay or loss we incur. We may also use any other legal remedy to recover the amount you owe us. We are not responsible for any transactions, including any transactions sent through the mail, until we actually receive and post the transaction to your account. We are not liable for the default or negligence of our duly selected agents or correspondents, nor for losses in transit.

Processing Transactions and Posting Orders

Posting transactions to your account impacts your account balance and may affect the total number of overdraft or returned item fees you incur. Posting a credit increases your balance. Posting a debit or hold reduces your balance. Credits include but are not limited to the following: teller deposits, direct deposits and credits we make. Holds include but are not limited to the following: deposit holds, debit card authorizations, and holds related to cash withdrawals and electronic transfers. Debits include withdrawals, transfers, payments, checks, one-time and recurring debit card transactions, and fees. We use automated systems to process transactions and then to post transactions to accounts. When we process multiple transactions for your account on the same day, you agree that we may in our discretion determine our posting orders for the transactions and that we may credit, authorize, accept, pay, decline or return credits, debits and holds in any order at our option.

Posting Orders

This section summarizes how we generally post some common transactions to your account. We group the different types of transactions into categories. We use several different categories for holds, credits, and debits. Most categories include more than one transaction type. After the end of the business day, our automated systems assign each transaction received for that day to a category. We generally post all transactions within a category, using the posting order or orders that apply to that category before we post any transactions assigned to the next category. Overdraft and returned item fees are assessed during the nightly posting process so the order in which we post transactions will affect the total number of overdraft and returned item fees incurred.

We start with the balance in your account at the beginning of the business day, subtract holds from your balance, and make any adjustments from prior days. Next, we generally add credits to your balance and then subtract debits from your balance.

Changing Posting Orders

You agree that we may determine in our discretion the orders in which we post transactions to your account.

You agree that we may determine in our discretion the categories, the transactions within a category, the order among categories, and the posting orders within a category. We sometimes add or delete categories, change posting orders within

categories and move transaction types among categories. You agree that we may in our discretion make these changes at any time without notice to you.

Posting Orders Determined at End of Day

We receive credits, debits and holds throughout the day. Regardless of when during the day we receive transactions for your account, you agree that we may treat them as if we received all transactions at the same time at the end of the business day.

During the day, we show some transactions as processing. As an example, we show some transactions as processing on the Account Details screen in Online Banking. Please note that transactions shown as processing have not been posted yet. The posting order for these transactions is determined at the end of the day, with the other transactions we receive for that day.

You should note that often we do not receive debits on the same day that you conduct them. As an example, when you use your debit card to pay for a purchase at a merchant and sign for the transaction, we usually receive an authorization request from the merchant the same day, but we might not receive the final debit card transaction for payment and posting until several days later.

We generally post credits and debits to your account, and report them on your statement, in a different order than the order in which you conduct them or we receive them.

Payable on Death (POD) Designation

You may designate to whom you wish funds in your account to be payable in the event of your death, subject to the following terms and conditions:

- Accounts held in the names of two or more persons (Account Owners) will become payable to the designated Payable on Death beneficiary or beneficiaries only upon the death of all account Owners.
- Where there is more than one beneficiary, the funds in your account will be paid to each of the beneficiaries.
- The share of any beneficiary who predeceases the account Owner(s) will be paid to the remaining beneficiary or beneficiaries, if there are any.
- You may change your designated beneficiary or beneficiaries at any time by submitting a request.

Payment made in accordance with provisions of your Payable on Death designation will discharge the Bank from liability for funds so paid, unless prior to payment the Bank has been served with a court order or other appropriate legal process restraining payment.

Post-Dated Checks

We agree not to pay an Item that you have postdated before the date shown on the Item only if we receive reasonable advance written notice from you before the Item is presented, and you follow the procedures for and pay the fees associated with a Stop Payment Order. Your notice to us must specify the payee, date, amount, and Item number and the fact that you have postdated it. Notices regarding postdated Items are effective only for six (6) months from the date of the Stop Payment Order, and must be renewed to continue to be effective beyond that time. You agree that we may return a postdated Item to the presenter before the date shown on the Item without liability for wrongful dishonor. We may pay or dishonor a check more than six (6) months old without prior notice to you.

Powers Of Attorney

An account owner granting a power of attorney over a Deposit Account is called the "Principal", and the person acting for the Principal is called the attorney-in-fact, or "Agent". We may refuse to accept a power of attorney for any reason, and we will require verification through direct contact with the Principal and the Principal's legal counsel. We may require the Agent to sign an affidavit stating that the power of attorney presented to us is a true copy and that the Principal continues to be alive and competent and that the relevant powers of the Agent have not been amended or terminated. The Agent is responsible to us if any information in an affidavit furnished to us is untrue or materially misleading or if the Agent exceeds the authority granted by the Principal in the power of attorney. The Agent is required to notify us in writing if the Principal or any other account owner dies or is declared incompetent. Upon death or declared incompetence of the Principal, the Agent's power of attorney ceases.

Prohibited Transactions

We strictly prohibit the use of any account to conduct transactions (including, without limitation, the acceptance or receipt of credit or other receipt of funds through an electronic funds transfer, or by check, draft, or similar instrument, or the proceeds of any foregoing) related, directly or indirectly, to federally controlled substances. You agree not to conduct any transactions through the account, which directly or indirectly involve or are related to federally controlled substances, including, without limitation, the acceptance or receipt of any funds or deposits in connection therewith. You also agree not to use your account or any other illegal activity.

Reclassification of Deposit Accounts

Under federal law, we are required to classify our deposits a certain way for regulatory reporting purposes. The following disclosure explains a change we may make to your Account that, ultimately, has no effect on your Account. We are simply changing the way we report deposit accounts to the government. The change to your Checking Account will not affect your available balance, interest earnings, FDIC insurance, or bank statement. The Account will consist of a checking sub-account and a savings sub-account, and the Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer

during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your Account is a plan on which interest is paid, your interest calculations remain the same. Otherwise, the savings sub-account will be governed by the rules governing our other savings accounts. This change will be transparent to you and will not affect your statement, any terms and conditions of your account, or any other items in your account.

Setoff

You agree that we have the right (without prior notice and when permitted by law) to set-off the funds in a Deposit Account against any amount due and payable to us by you. This right of set-off does not apply to your Deposit Account to the extent restricted or prohibited by law or contract.

Stale-Dated Checks

We may choose to pay or not to pay, or accept for deposit, any check presented more than 6 months after the date written on the check unless there is a valid stop payment order in effect. We are not responsible for any liability you may incur as a result of our decision to pay, not to pay or accept for deposit such an item.

Stop Payment Request

To place a stop payment order on a check or other Item ("Stop Payment Order"), you can use the Website after you login, or write to Customer Service, 4350 La Jolla Village Drive, Suite 140, San Diego, CA 92122. If you use the Website, you must fully complete the Stop Payment Request or the ACH Stop Payment Request Order form. If you use any other method to place the Stop Payment Order, your communication must include the exact amount of the check or other Item, the number of the check, your Deposit Account number, and the name of the payee. We cannot be responsible for the consequences of paying an Item if it is not described with reasonable certainty, or if we are not given reasonable time to place the stop payment. Our acceptance of a Stop Payment Order does not constitute a representation that the Item has not already been paid or that we have a reasonable opportunity to act upon the order. We require written or Website confirmation prior to accepting a Stop Payment Order.

Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Duration of Order. Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal.

Hold Harmless. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Unsigned Drafts. If you voluntarily give information about your Deposit Account (such as our routing and transit number and your account number) to a person who is seeking to sell you goods or services or collect a debt, we may consider any resulting debit as authorized by you, even if you did not physically deliver a check to the person or personally sign the instrument, unless you notify us to the contrary in accordance with our rules on Stop Payment Orders. If we receive pre-notification of a transaction, we will make a reasonable attempt to notify you of the pending transaction.

Cashier's Checks, We will accept a stop payment order for a Cashier's Check only if it has been lost, stolen or destroyed. We will not issue a replacement check sooner than 90 days after the issue date of the Cashier's Check.

Substitute Checks, Indemnified Copies, Images and Image Replacement Copies

In some cases, we may receive an indemnified copy of your original check, an image replacement document (IRD), a substitute check or an image of your check, instead of the original item. We may act upon presentment of an IRD, indemnified copy, substitute check or image of your check, and pay these items against your account, just as if the original item had been presented.

Unclaimed Property – Accounts Presumed Inactive or Abandoned

We define inactive as no customer initiated activity, other than interest posting, and no contact between the customer and the Bank for a minimum period of 24 months. If your account is dormant, the Bank may hold all statements on your account, but the Bank's normal maintenance, *service* and other fees will continue to be assessed except where prohibited and ATM and POS access may be blocked. Each state has laws that govern when accounts are considered "abandoned" and when we are required to send a customer's funds to the state. This definition may not be consistent with the laws of your state; however, in accordance with California State law, if an account remains in an inactive status for three years, the funds are considered abandoned. We will send you a letter if it's possible that your account is at risk of being transferred to the state. Dormant accounts (if interest bearing) will continue to earn interest, and will be subject to such service charges as may be shown on the Schedule of Fees herein. We will attempt to notify owners of inactive accounts with an e-mail notice to review their account and to communicate

with us about it. We will surrender the funds in your inactive account to the state of your last known address on file at the Bank if the account remains inactive for the time period designated by that state. Accounts with a foreign address on file will be surrendered to the state of California. Once the account is turned over to the state, you may reclaim the funds by presenting adequate proof of ownership to the appropriate state. We will have no further liability to you for such funds. When the funds in your account are delivered to the state, your account is closed, and no interest accrues. We encourage you to make sure your accounts remain active so you have full use of your accounts, and avoid the potential of having your account funds transferred to the state as "abandoned or unclaimed property".

Checking and Savings Accounts - Truth in Savings Disclosure

From time to time, we may offer you or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank's Website. All Checking and Savings accounts are variable accounts and these rates are subject to change without notice. This Truth in Savings disclosure refers to the Schedule of Fees herein.

Interest

If your account earns Interest, the following information applies unless otherwise specified in the description for your account type:

Rate Information:

- The interest rate and corresponding APY for savings and money market accounts are variable and are set at our discretion.
- Your interest rate and annual percentage yield may change.
- Fees may reduce earnings.
- At our discretion, we may change the interest rate on your account.
- We may change the interest rate on your account at any time.
- Interest rates and APYs for different balance ranges are listed on the Bank's website.
- We reserve the right to change balance ranges or apply the same interest rate to more than one range.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day.

Compounding and Crediting: Interest is compounded daily and calculated on a 365/366 day basis. Interest is credited on a monthly basis.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Right to require advance notice of withdrawals: For all savings accounts and all interest-bearing checking accounts, we reserve the right to require seven days' prior written notice of withdrawal. Although we usually pay withdrawals or checks without prior notice on these accounts, doing so does not mean that we give up that right.

Limitations on Withdrawals

The Bank may choose to impose limits on the number of certain types of withdrawals and transfers you can make each month from your savings or money market account. Please note, that these limits do not apply to withdrawals or transfers made at a branch, by mail or at an ATM. You can make no more than a combined total of six (6) per month or monthly statement cycle (subject to Available Balance) from among the following:

- Preauthorized transfers (including transfers for overdraft protection)
- Telephone transfers or other electronic transmissions
- Online Banking and Mobile Banking transfers or bill payment transfers
- Transfers by check, draft, debit card, if allowed on your savings account
- We count checks for the purposes of transaction limitations as of the date the check posts to your account (not as of the date you write them)

In addition, each time a transfer is paid against your account in excess of those allowed by the Bank, you will be assessed an "Excess Transaction or Withdrawal Fee". See Schedule of Fees herein.

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. If we close or convert your account, you will receive a separate communication from us informing you of our actions.

We may refuse to allow any withdrawals without the Bank creating liability to you, if we have a concern that one or more transactions on your account may have been unauthorized or fraudulent, if there is a dispute concerning the Deposit Account that makes us uncertain regarding the instructions that have been given, the Deposit Account is garnished or attached, the Deposit Account has been pledged to the Bank as collateral for a debt, the availability of the funds on deposit cannot be verified, any required documentation has not been presented, or you have failed to repay an obligation to us on time.

REFER TO THE ACCOUNT DESCRIPTION FOR YOUR ACCOUNT TYPE BELOW FOR ADDITIONAL IMPORTANT INFORMATION REGARDING YOUR ACCOUNT.

Accelerated Checking

Account Features:

- Non-Interest-bearing account
- No Non-Sufficient Funds or Overdraft Fee
- Unlimited Domestic ATM Fee Reimbursements

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Advisor Private Client Checking

Account Features:

- Non-interest-bearing account
- Free Online Banking
- Free Personal Checks
- No Stop Payment Fee
- No Non-Sufficient Fund or Overdraft Fee
- Free Domestic and International Wires
- Unlimited Domestic and Foreign ATM Fees Reimbursements
- Unlimited Foreign Currency Conversion Fees Reimbursement
- Debit Card includes program availability to:
    - Visa Card Benefits Services
    - Priority Pass Select (enrollment required)
- Advisor Private Client is available to individuals who maintain an average daily balance of $50,000 or more in any combination of Personal accounts. If total balances in qualifying accounts do not meet the Advisor Private Client requirements for two (2) monthly statement cycles, you may no longer be eligible to participate in the Advisor Private Client program, and Axos may contact you to help determine an alternate Axos Product.

Minimum Balance Required to Open the Account: $50,000.00 aggregate opening minimum deposit required to open Advisor Private Client Checking and Advisor Private Client Savings accounts.
Monthly Maintenance Fees**:** None

Axos Elite Checking

Account Features:

- Non-interest-bearing account
- Unlimited Domestic and Foreign ATM Fee Reimbursements

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Axos One Checking

Account Features:

- Non-interest-bearing account
- No Non-Sufficient Funds or Overdraft Fee
- Up to $10 Domestic ATM Fees Reimbursed per month

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Cashback Checking

Account Features:

- Interest-bearing account
- Earn up to 1.00% cash back on signature-based transaction purchases.
- Earn up to $2,000.00 per month in cash back on your signature-based transactions.
- Unlimited Domestic ATM Fees Reimbursed
- Unlimited check writing
- No annual fee
- Receive free starter kit of checks (if ordered at account opening)
- Maintain a $1,500.00 average daily collected balance to earn 1.00% cash back on signature-based transaction purchases. If your average daily collected balance falls below $1,500 you will earn .50% in cash back for the month.
- Cash back is calculated on net purchases (purchases minus returns or credits).
- Cash back will be calculated and paid on your monthly statement cycle date.
- Cash back is paid in the form of a deposit to your Axos Bank CashBack Checking account.
- Your total cash back value may be reported as miscellaneous income to the IRS on a 1099-MISC form.
- Merchants who accept Visa/MasterCard cards are assigned a merchant code which is determined by the merchant or its processor in accordance with Visa/MasterCard procedures based on the kinds of products and services they primarily sell. Axos Bank cannot control how merchants choose to classify a transaction; Axos Bank cannot guarantee a transaction will qualify. Purchases made at Super Markets, Super Stores, Grocery Stores, Wholesale Stores, Discount Stores, USPS, and financial or money transfer institutions are not eligible. Purchases made using virtual wallets, funds transfer services, or other similar technology are not eligible.
- The Bank has the right to change or cancel this program at any time.

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Cash Management Checking

Account Features:

- Non-interest-bearing account
- Unlimited Domestic and Foreign ATM Fee Reimbursements

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Commercial Analyzed Personal Checking

Account Features:

- Non-interest-bearing account
- No minimum balance requirements

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Commercial Analyzed Personal Interest Checking

Account Features:

- Interest-bearing account

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: $10.00 monthly maintenance fee if the Average Daily Balance falls below $5,000

Essential Checking

Account Features:

- Non-interest-bearing account

- Free Online Banking
- No Bill Pay Fee
- No Non-Sufficient Fund or Overdraft Fee
- Unlimited Domestic ATM Fees Reimbursements

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

First Checking
Account Features:

- Interest-bearing account
- Account available to customers who are 13 through 17 years old (18 years old in Alabama) and have an adult co-owner on the account.
- Up to $12.00 Domestic ATM Fees Reimbursed per month
- Limited to daily $100 cash withdrawal and $500 of Point-of-Sale transactions
- No Non-Sufficient Fund or Overdraft Fee
- Free Debit Card
- No check writing privileges
- Due to age sensitivity, the following merchant codes are prohibited: 5813; 5921; 7273; 7297; 7995; 9223

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Golden Checking
Account Features:

- Interest-bearing account
- Must be age 55 or older to qualify
- Tiered Interest Earning Account. Tiers as follows:
    - $0-$9,999.99
    - $10,000-$24,999.99
    - $25,000-49,999.99
    - $50,000-$99,999.99
    - >$100,000
- Free Debit Card
- Up to $8.00 Domestic ATM Fees Reimbursed per month
- Free check printing (limited to 1-box Colonial Classic every 6 months)

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Private Client Checking
Account Features:

- Non-interest-bearing account
- Free Online Banking
- Free Personal Checks
- No Stop Payment Fee
- No Non-Sufficient Fund or Overdraft Fee
- Free Domestic and International Wires
- Unlimited Domestic and Foreign ATM Fees Reimbursements
- Unlimited Foreign Currency Conversion Fees Reimbursement
- Debit Card includes program availability to:
    - Visa Card Benefits Services
    - Priority Pass Select (enrollment required)
- Axos Private Client is available to individuals who maintain an average daily balance of $250,000 or more in any combination of Personal and Business accounts excluding Commercial Accounts. If total balances in qualifying accounts do not meet the Axos Private Client requirements for two (2) monthly statement cycles, you may no longer

be eligible to participate in the Axos Private Client program, and Axos may contact you to help determine an alternate Axos Product.

Minimum Balance Required to Open the Account: $250,000.00 aggregate opening minimum deposit required to open Private Client Checking and Private Client Savings accounts.
Monthly Maintenance Fees**:** None

Rewards Checking
Account Features:

- Non-Interest-bearing account
- No Non-Sufficient Funds or Overdraft Fee
- Unlimited Domestic ATM Fees Reimbursements

This product may earn interest as a reward. Please visit the Bank's website at www.axosbank.com for current rewards information.

Minimum Balance Required to Open the Account**:** None
Monthly Maintenance Fees**:** None

Select Checking
Account Features:

- Interest-bearing account
- Tiered Interest Earning Account. Tiers as follows:
  - $0-$9,999.99
  - $10,000-$24,999.99
  - $25,000-49,999.99
  - $50,000-$99,999.99
  - >$100,000
- Up to $10 Domestic ATM Fees Reimbursed per month

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Total Loan Rewards Checking
Account Features:

- Non-interest-bearing account
- Unlimited Domestic ATM Fees Reimbursed
- Unlimited check writing
- No annual fee
- Cashback credit is effective for the life of the loan(s) based on the following criteria:
  - Account holder(s) maintains an average daily balance equal to two times the borrower's monthly principal and interest payments of their eligible Axos Bank consumer loan or combined minimum monthly principal and interest payments if borrower has multiple eligible Axos Bank consumer loans.

    Example of required minimum average daily balance requirement:

Customer with single Axos Bank loan	**Customer with multiple Axos Bank loans**
• Monthly mortgage principal and interest payment: $2,000 • Required min. average daily balance: $4,000	• Monthly mortgage principal and interest payment: $2,000 • Monthly auto loan payment: $500 • Combined monthly payments: $2,500 • Required minimum average daily balance: $5,000

  - Eligible Axos Bank consumer loans and Total Loan Rewards Checking account must be active as of the first day of the evaluation month in order to be eligible for the cashback credit for that period.
  - 3% annualized cashback credit earned on mortgage and auto loans (0.25% per month) is calculated using principal and interest payments only (excludes any additional escrow amount included in the monthly payment) on the last day of each month, and, if applicable, posted to the account within the 10 business days of the following month.

  - 10% annualized cashback credit earned on personal loans (0.83% per month) is calculated using principal and interest payments only on the last day of each month, and, if applicable, posted to the account within the 10 business days of the following month.
  - Monthly cashback credit is limited to $100.
  - Axos Bank reserves the right to sell a loan at any time without notice and may result in termination of any future cashback credit based on that loan.
  - Axos Bank may cancel the program or change the annualized cashback rate and account requirements at the Bank's discretion any time without notice.
- Your total cashback value may be reported as miscellaneous income to the IRS on a 1099-MISC form.

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees**:** None

World Checking

Account Features:

- Non-interest-bearing account
- Unlimited check writing
- Free custom Visa Debit Card
- Unlimited Domestic ATM Fees Reimbursements
- Four International ATM Fees Reimbursed per month
- Four ATM Foreign Currency Conversion Fees Reimbursed per month
- First Outgoing International Wire Fee waived
- Unlimited Incoming International Wire Fee waived
- Receive free starter kit of checks (if ordered at account opening)
- The Bank has the right to change or cancel this program at any time.

Minimum Balance Required to Open the Account: $75,000
Monthly Maintenance Fees: $30.00 monthly maintenance fee if the Average Daily Balance falls below $150,000. Your "Combined" World Checking account Daily Balance and World Savings account balances will be included when determining the Daily Balance requirement to avoid monthly maintenance fee.

Accelerated Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account**:** None
Monthly Maintenance Fees**:** None

Advisor Private Client Savings

Account Features:

- Interest-bearing account
- The Advisor Private Client Savings account is a variable rate account, which may change anytime without notice.
- No Non-Sufficient Fund or Overdraft Fee
- Advisor Private Client Savings is available to individuals who maintain an average daily balance of $50,000 or more in any combination of Personal Accounts. If total balances in qualifying accounts do not meet the Advisor Private Client requirements for (2) monthly statement cycles, you may no longer be eligible to participate in the Advisor Private Client program, and Axos may contact you to help determine an alternate Axos Product.

Minimum Balance Required to Open the Account**:** $50,000.00 aggregate opening minimum deposit required to open Advisor Private Client Checking and Advisor Private Client Savings accounts.
Monthly Maintenance Fees: None

Axos Best Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - >$10,000

Minimum Balance Required to Open the Account**:** None
Monthly Maintenance Fees**:** None

Axos Elite Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers as follows:
  - $0-$49,999.99
  - $50,000-$99,999.99
  - $100,000-$149,999.99
  - $150,000-$199,999.99
  - $200,000-$249,999.99
  - $250,000-$499,999.99
  - $500,000-$749,999.99
  - $750,000-$999,999.99
  - $1,000,000-$1,999,999.99
  - $2,000,000-$2,999.999.99
  - >$3,000,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Axos One Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers as follows:
  - $0-$49,999.99
  - $50,000-$99,999.99
  - $100,000-$149,999.99
  - $150,000-$199,999.99
  - $200,000-$249,999.99
  - $250,000-$499,999.99
  - $500,000-$749,999.99
  - $750,000-$999,999.99
  - $1,000,000-$1,999,999.99
  - $2,000,000-$2,999.999.99
  - >$3,000,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Emergency Savings Account

Account Features:

- Interest-bearing account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0-$2,999.99
  - $3,000-$4,999.99
  - >$5,000
- Limited check writing privileges
- No ATM card or Debit card offered
- Free first order of checks (if ordered at account opening)

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

First Savings

Account Features:

- Interest-bearing account
- Account available to customers who are 13 through 17 years old (18 years old in Alabama) and have an adult co-owner on the account Interest Earning Account
- Up to $12.00 Domestic ATM Fees Reimbursed per month
- Free ATM Card
- Limited to daily $100 cash withdrawal

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

High Yield Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

InsureGuard+ Savings

Account Features:

- Interest-bearing account
- The InsureGuard+ Savings account is a variable rate account, which may change anytime without notice.
- No Non-Sufficient Fund or Overdraft Fee
- InsureGuard+ Savings is available to individuals who maintain an average daily balance of $500,000 or more in the Promontory Interfinancial Network of which $245,000 must be held in the InsureGuard+ Savings account. If total balances do not meet the InsureGuard+ Savings requirements for two (2) monthly statement cycles, you may no longer be eligible to participate in the InsureGuard+ Savings Program, and Axos may contact you to help determine an alternate Axos Product.
- Promontory Agreement required for this service.

Minimum Balance Required to Open the Account: $245,000.00
Monthly Maintenance Fees: None

Investor Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$49,999.99
  - $50,000–$99,999.99
  - $100,000–$149,999.99
  - $150,000–$199,999.99
  - $200,000-$249,999.99
  - $250,000-$499,99.99
  - $500,000-$749,999.99
  - $750,000-$999,999.99
  - $1,000,000-$1,999,999.99
  - $2,000,000-$2,999,999.99
  - >$3,000,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

IRA Savings Account

Account Features:

- Interest-bearing account
- Interest will accrue daily and be credited monthly
- Variable Rate
- ATM Cards Not Available

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Private Client Savings

Account Features:

- Interest-bearing account
- The Private Client Savings account is a variable rate account, which may change anytime without notice.
- No Non-Sufficient Fund or Overdraft Fee
- Axos Private Client is available to individuals who maintain an average daily balance of $250,000 or more in any combination of Personal and Business accounts excluding Commercial Accounts. If total balances in qualifying accounts do not meet the Axos Private Client requirements for (2) monthly statement cycles, you may no longer be eligible to participate in the Axos Private Client program, and Axos may contact you to help determine an alternate Axos Product.

Minimum Balance Required to Open the Account: $250,000.00 aggregate opening minimum deposit required to open Private Client Checking and Private Client Savings accounts.
Monthly Maintenance Fees: None

ROTH Savings Account

Account Features:

- Interest-bearing account
- Interest will accrue daily and be credited monthly
- Variable Rate
- ATM Cards Not Available

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Select Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Summit Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99

- $25,000–$49,999.99
- $50,000–$99,999.99
- >$100,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

World Savings

Account Features:

- Interest-bearing account
- The World Savings account is a variable rate account, which may change anytime without notice.
- First Outgoing International Wire Fee waived
- Four ATM Foreign Currency Conversion Fees Reimbursed per month
- The Bank has the right to change or cancel this program at any time.

Monthly Maintenance Fees: $30.00 monthly maintenance fee if the Average Daily Balance falls below $150,000. Your "Combined" World Savings account Daily Balance and World Checking account balances will be included when determining the Daily Balance requirement to avoid monthly maintenance fee.
Minimum Balance Required to Open the Account: $75,000

Commercial Analyzed Personal Money Market

Account Features:

- Interest-bearing account

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: $10.00 monthly maintenance fee if the Average Daily Balance falls below $5,000

Select High Yield Money Market

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

High Yield Money Market

Account Features:

Interest-bearing account

- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: None

Certificates of Deposits Accounts (CDs)

When you open a Certificate of Deposit Account, you agree to keep your funds in the account until the maturity date. You must deposit at least $1,000 to open a Certificate of Deposit Account. We provide a confirmation notice that serves as the certificate. Certificates of deposit are opened for a fixed amount and held for a specific term. Withdrawal prior to the maturity of the term

selected will result in an early redemption fee which will substantially reduce the interest earned and could result in the loss of some of the principal.

Types of Certificate of Deposit (CD) Accounts

Interest rates on Certificate of Deposit Accounts will vary based on the term requested. The interest rate and annual percentage yield (APY) on the Certificate of Deposit Account is determined on the day we receive your application. This rate is reserved for a period of 5 business days to allow time for your deposit to arrive. Our current rates and annual percentage yields (APY) for time deposits as of today can be found at our Website, www.axosbank.com

Interest

We use the daily balance method to calculate the interest on your account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. We may change the interest rate from time to time, at our discretion. The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. You must maintain the entire balance in the account until maturity to obtain the disclosed annual percentage yield.

Terms

Terms for Certificates of Deposit are offered in monthly increments up to five years.

Maturity Options

Personal Certificate of Deposit (CDs) Accounts automatically renew for the same term and at the current interest rate then paid for the term in which the Account was renewed. Special 13-Month Certificate of Deposit will automatically renew for 12-Months and at the current interest rate. The current interest rates are always available on our Website. You may also email or call us on the maturity date and we can tell you what the interest rate will be for the next renewal term.

In the event you wish to close out your Certificate of Deposit Account at maturity, you can contact us via secure email, telephone or provide instructions in writing. Close out funds can be provided either by bank check or via a wire transfer. In the event you elect to transfer funds via a wire transfer, the Bank's Wire Transfer Form is to be completed and forwarded to the Bank, a fee will apply.

Grace Period

If the Certificate of Deposit Account automatically renews, you have 10 days from the maturity date that you can make changes to your CD's term, rate, or make additional deposits or withdraw funds without penalty before it automatically renews for the same term. This time period is referred to as the "Grace Period". Interest earned during one term that is not withdrawn during or within the ten-day grace period immediately after that term is added to principal for the renewal term. If you close the Certificate of Deposit during the grace period, you will forfeit any interest accrued since the maturity date.

Early Withdrawal Penalty

You have contracted to keep your funds on deposit for the agreed term. You may not withdraw all or part of a CD except as provided in this Agreement. At our discretion, we may allow you to withdraw all or part of your funds at times other than the grace period. We withdraw interest before principal. Each time we permit you to make an early withdrawal of principal; we may charge you an early withdrawal penalty. If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

If we are required to pay an amount from your CD (i.e. levy or garnishment), we may charge you an early withdrawal penalty, calculated on the amount withdrawn from the CD.

Standard Early Withdrawal Penalty. On a Certificate of Deposit account, we will impose a penalty if you withdraw any or all of the principal before the maturity date. The penalty imposed will be determined by the following schedule based on the number of days in the stated term. We calculate the standard early withdrawal penalty on the principal amount withdrawn. Please note that the term of the CD is the specified period of time you agreed to leave your funds on deposit – not the time remaining until maturity of your CD.

- CD term of 3 thru 5 months, one and a half months' loss of interest, accrued or not;
- CD term of 6 thru 11 months, three months' loss of interest, accrued or not;
- CD term of 12 thru 23 months, six months' loss of interest, accrued or not;
- CD term of 24 thru 35 months, twelve months' loss of interest, accrued or not;
- CD term of 36 thru 47 months, eighteen months' loss of interest, accrued or not;
- CD term of 48 months or greater, twenty-four months loss of interest, accrued or not.

The above schedule applies to personal CD accounts only.

Retirement Certificate of Deposit (CD) Accounts

When you open a CD account, you agree to keep your funds in the account until the maturity date. You must deposit at least $1,000 to open a retirement CD account. We provide a confirmation notice that serves as the certificate. Retirement CD accounts

are opened for a fixed amount and held for a specific term. Withdrawal prior to the maturity of the term selected will result in an early redemption fee which will substantially reduce the interest earned and could result in the loss of some of the principal. Please refer to Schedule of Fees herein for additional fees.

Types of Retirement CD Accounts

Interest rates on retirement CD accounts will vary based on the term requested. The interest rate and annual percentage yield (APY) on the retirement CD account is determined on the day we receive your application. This rate is reserved for a period of 10 business days to allow time for your deposit to arrive. However, IRS Regulations require funds to be received by us by certain contribution and rollover deposit deadlines. If the funds are received by us after the IRS deadlines, the deposit will be declined. Our current rates and annual percentage yields (APYs) for time deposits as of today can be found at our Website, www.axosbank.com

Interest

We use the daily balance method to calculate the interest on your retirement CD account. This method applies a daily periodic rate to the daily Collected Balance in the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. We may change the interest rate from time to time, at our discretion. The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. You must maintain the entire balance in the account until maturity to obtain the disclosed annual percentage yield.

Terms

Terms for retirement CD accounts are offered as follows:

- 12 months
- 18 months
- 36 months

Maturity Options

Retirement CD accounts automatically renew for the same term and at the current interest rate then paid for the term in which the account was renewed. The current interest rates are always available on our Website. You may also email or call us on the maturity date and we can tell you what the interest rate will be for the next renewal term.

Retirement CD accounts can be closed either as a distribution or a transfer.

To close your retirement CD account as a distribution, you must contact us via secure email or telephone and provide information on how the funds are to be remitted and your elections on federal and state tax withholding. The appropriate withdrawal form will then be sent to you and must be signed by you and returned to us prior to the retirement CD account closing. Distribution of the funds will be sent to you via bank check payable to you, or to your non-retirement checking or savings account by ACH payment. In the event you elect an ACH payment you will provide the following:

- Name of the receiving institution
- Routing number of the receiving institution
- Account number and type of account (either checking or savings) at the receiving institution.

In addition, you agree not to hold Bank responsible for any delay or loss of funds due to incorrect or incomplete information supplied by you or by your financial institution or due to an error on the part of your financial institution in depositing the funds to your account.

To close your Retirement CD account as a transfer to a retirement account held at another institution, we must receive the appropriate, completed Transfer Request form from that institution. Funds transferred to a retirement account at another institution are sent via bank check.

Grace Period

If the retirement CD account automatically renews, you have 10 days from the maturity date that you can make changes to your retirement CD's term or rate, or make additional deposits or withdraw funds without penalty before the account automatically renews for the same term. This time period is referred to as the "Grace Period". Interest earned during one term that is not withdrawn during or within the ten-day grace period immediately after that term is added to principal for the renewal term. If you close the retirement CD during the grace period, you will forfeit any interest accrued since the maturity date.

NOTE: If you wish to make an additional deposit during the retirement CD grace period, you must contact us via secure email or telephone and provide information on the type of deposit being made. The appropriate form will then be sent to you and must be signed by you and returned to us prior to the deposit being posted. In addition, the funds must be received by us within the IRS deadlines. If the funds are received by us after the IRS deadlines, the deposit will be applied to the current year contribution. If you wish to take a distribution of funds, refer to the requirements in the Maturity Options section above.

Early Withdrawal Penalty

You have contracted to keep your funds on deposit for the agreed term. You may not withdraw all or part of a retirement CD except as provided in this Agreement. At our discretion, we may allow you to withdraw all or part of your funds at times other than the grace period. We withdraw interest before principal. Each time we permit you to make an early withdrawal of principal, we may charge you an early withdrawal penalty. If your account has not earned enough interest to cover the early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

NOTE: An early withdrawal penalty will not be charged for Required Minimum Distributions (RMDs) for CDs held at Axos Bank.

If we are required to pay an amount from your retirement CD (i.e. levy or garnishment), we may charge you a CD penalty, calculated on the amount withdrawn from the retirement CD. If the levy is from the IRS, federal tax will be withheld and, depending on state laws, state tax may also be withheld. You can elect to have no tax withheld by contacting us via secure email or telephone and requesting a withdrawal form. The withdrawal form will be sent to you and must be signed by you and returned to us prior to the levy deadline for remitting the funds.

Standard Early Withdrawal Penalty

On a retirement CD account held at Axos Bank we will impose a penalty if you withdraw any or all of the principal before the maturity date, with the exception of required minimum distributions. The penalty imposed will be determined by the following schedule based on the number of days in the stated term. We calculate the standard early withdrawal penalty on the principal amount withdrawn. Please note that the term of the retirement CD is the specified period of time you agreed to leave your funds on deposit – not the time remaining until maturity of your retirement CD.

- Retirement CD term of 12 months or 18 months, six months loss of interest, accrued or not.
- Retirement CD term of 36 months, eighteen months loss of interest, accrued or not.

The above schedule applies to retirement CD accounts only.

Legacy Accounts

Axos Bank is no longer accepting applications for Legacy products as listed in the Legacy Accounts disclosure found at https://www.axosbank.com/Legal/Disclosures.

Time to Bring Legal Action

To the fullest extent permissible by applicable law, unless another time is provided in another provision of this Agreement, an action or proceeding by you to enforce an obligation, duty, or right arising under this Agreement or under applicable law must be commenced within one year after the cause of action accrues.

Dispute Resolution Program–Arbitration

(1) Claims Subject to Arbitration: Except as specified in paragraph (2) below, any dispute or claim between you and us must be arbitrated if either party elects arbitration of that dispute or claim. This agreement to arbitrate is intended to be broadly interpreted. It includes, but is not limited to:

- claims arising out of or relating to any aspect of the relationship between you and us, whether based in contract, tort, fraud, misrepresentation, or any other statutory or common-law legal theory;
- claims that arose before this or any prior agreement (including, but not limited to, claims relating to advertising or disclosures for any of our products or services);
- claims for mental or emotional distress or injury not arising out of bodily injury;
- claims asserted in a court of general jurisdiction against you or us, including counterclaims, cross-claims, or third-party claims, that you or we elect to arbitrate in the answer or other responsive pleading;
- claims relating to the retention, protection, use, or transfer of information about you or any of your accounts for any of our products or services;
- claims relating to communications with you, regardless of sender, concerning any of our products or services, including emails, automatically dialed calls, calls with prerecorded or artificial voice, and text messages; and
- claims that may arise after the termination of this Agreement.

In this arbitration provision only, references to “we" and “us” mean the financial institution and its past, present, and future parents, subsidiaries, affiliates, and each of these entities’ predecessors, successors, assigns, agents, and employees. In this arbitration provision only, references to “you” mean the account owners, all authorized or unauthorized users or beneficiaries of the account, each of those person's assignees, heirs, trustees, agents, or other representatives, and if the account owner is a business, the account owner's parents, subsidiaries, affiliates, and each of those entities' predecessors, successors, assigns, agents, and employees. This arbitration agreement does not preclude you or us from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against you or us on the other's behalf. Nor does this arbitration agreement preclude either you or us from exercising self-help remedies (including setoff), and exercising such a remedy is not a waiver of the right to invoke arbitration of any dispute. **You and we each waive the right to a trial by jury or to participate in a class action whenever either you or we elect arbitration.** This agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this agreement.

(2) Claims Not Subject to Arbitration: You and we agree that the following disputes or claims cannot be arbitrated:

- claims arising from bodily injury or death;
- claims seeking only individualized relief asserted by you or us in small claims court, so long as the action remains in that court and is not removed or appealed de novo to a court of general jurisdiction;
- claims to collect debts owed pursuant to an extension of credit under a separate agreement or note (such as a separate loan agreement, promissory note, guaranty, mortgage, or deed of trust), including, without limitation (a) the exercise of self-help remedies when permitted by applicable law, (b) the initiation of judicial or non-judicial foreclosure against real or personal property, (c) the exercise of any power of sale rights, or (d) the petitioning for the appointment of a receiver or similar relief;
- disputes over the scope and enforceability of this arbitration provision, including whether a dispute or claim can or must be brought in arbitration or whether paragraphs (7) or (8) of this arbitration provision have been violated; and
- disputes over whether paragraphs (3) or (4) of this arbitration provision has been violated, for purposes of awarding relief that a court can award under those paragraphs.

(3) Pre-Arbitration Notice of Disputes and Informal Resolution: Before either you or we commence arbitration, the claimant must first send to the other a written Notice of Dispute (“Notice”). The Notice to us should be sent by U.S. mail or professional courier service to: 4350 La Jolla Village Dr., Suite 140, Attention: Office of the Chief Legal Officer, San Diego, CA 92122 (“Notice Address”). The Notice to you will be sent to your address on file with your account. The Notice must (a) include the claimant’s name, phone number, and mailing and email address, as well as the account number(s) at issue; (b) describe the nature and basis of the claim or dispute; and (c) set forth the specific relief sought. The Notice must be personally signed by you in ink (if you are the claimant) or by our representative (if we are the claimant). To safeguard your account, you might be required to provide both your authentication and consent for us to discuss your account or share your account information with anyone but you, including an attorney (“Authentication and Consent”).

Whoever sends the Notice must give the other party 60 days after receipt of a complete Notice (including your Authentication and Consent, if required) to investigate the claim. During that period, either you or we may request an individualized discussion (by phone call or videoconference) regarding settlement (“Informal Settlement Conference”). You and we must work together in good faith to select a mutually agreeable time for the Informal Settlement Conference (which can be after the 60-day period). You and our representative must both personally participate, unless otherwise agreed in writing. Your and our lawyers (if any) also can participate.

Any applicable statute of limitations or contractual limitations period will be tolled during the “Informal Resolution Period.” The Informal Resolution Period is the number of days between the date that a complete Notice (including Authentication and Consent, if required) is received by the other party and the later of (i) 60 days later or (ii) the date the Informal Settlement Conference is completed, if timely requested.

(4) Commencing Arbitration: An arbitration proceeding cannot be commenced until after the Informal Resolution Period has ended and the pre-arbitration requirements in paragraph (3) have been satisfied. (Paragraph (8) has additional requirements for commencing certain coordinated arbitrations.) A court will have authority to enforce this paragraph (4), including the power to enjoin the filing or prosecution of arbitrations without first providing a complete Notice and participating in a timely requested Informal Settlement Conference. The court also may enjoin the assessment or collection of arbitration fees incurred as a result of such arbitrations. Further, unless prohibited by applicable law, the arbitration provider shall not accept or administer any arbitration or assess any fees in connection with an arbitration unless the claimant has complied with the Notice and Informal Settlement Conference requirements of paragraph (3).

(5) Arbitration Procedure: The arbitration will be governed by the Consumer Arbitration Rules ("AAA Rules") of the American Arbitration Association ("AAA"), as modified by this arbitration provision, and will be administered by the AAA. (If the AAA is unavailable or unwilling to administer arbitrations consistent with this arbitration provision, another arbitration provider shall be selected by the parties or by the court.) The AAA Rules are available online at www.adr.org or by writing to the Notice Address.

Unless you and we agree otherwise, any arbitration hearings will take place in the county of your address on file with your account. If appropriate, the arbitrator may hold hearings by telephone or videoconference or decide matters on the basis of papers submitted by the parties. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

Except as provided in paragraph (7) below, the arbitrator shall apply the same substantive law that a court would apply and can award the same individualized remedies (including statutory damages and statutory attorney's fees and costs) that a court could award under applicable law or this Agreement. The arbitrator may consider rulings in arbitrations involving different customers, but an arbitrator's ruling will not be binding in proceedings involving different customers. As in court, you and we agree that any counsel representing someone in arbitration certifies that they are complying with the requirements of Federal Rule of Civil Procedure 11(b), and the arbitrator is authorized to impose any sanctions available under that rule, the AAA Rules, or applicable federal or state law against all appropriate represented parties or counsel.

(6) Arbitration Fees: We will pay all AAA filing, administration, case-management, hearing, and arbitrator fees ("AAA Fees") if we initiate an arbitration. If you initiate arbitration of claims of $10,000 or less, we will pay the AAA Fees, so long as you have fully complied with the requirements in paragraph (3). In such cases, we will pay the filing fee directly to AAA upon receiving a written request from you at the Notice Address or, if AAA requires you to pay the filing fee to commence arbitration, we will send that amount to the AAA and request that the AAA reimburse you. If, however, the arbitrator finds that you or your counsel have violated the standards of Federal Rule of Civil Procedure 11(b)), then the payment and allocation of AAA Fees will be governed by the AAA Rules, and you may be required to reimburse us for AAA Fees that we paid on your behalf.

Notwithstanding the foregoing, if Coordinated Arbitrations as described in Paragraph (8) below are brought against us, we will pay only that portion of the AAA Fees required by the AAA rules, and only as set forth in Paragraph (8) below and otherwise in this Agreement. In such an instance, you will be required to pay your portion of the AAA Fees as required by the applicable AAA rules. Additionally, if you initiate individual claims seeking in excess of $10,000, you will be required to pay your portion of the AAA Fees as required by the applicable AAA rules.

(7) Requirement of Individual Arbitration: The arbitrator may award relief (including damages, restitution, and declaratory or injunctive relief) only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR OUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING. Further, unless both you and we agree otherwise, the arbitrator may not consolidate the claims of more than one person (except for the claims of co- or joint account owners pertaining to that account) and may not otherwise preside over any form of a representative, class, or private attorney general proceeding. If, after exhaustion of all appeals, any of these prohibitions on non-individualized relief and proceedings or on consolidation are found to be unenforceable, then all other aspects of the case must be arbitrated first. After completing arbitration, the remaining (non-arbitrable) aspects of the case will then be decided by a court.

(8) Coordinated Arbitrations: If 25 or more claimants submit Notices or seek to file arbitrations raising similar claims and are represented by the same or coordinated counsel (whether the cases are pursued simultaneously or not), all the cases must be resolved in staged proceedings. You agree to this process even though it may delay the arbitration of your claim. In the first stage, we and claimants' counsel will each select up to 25 cases (50 cases total) to be filed in arbitration and resolved individually by different arbitrators. In the meantime, no other cases may be filed or proceed in arbitration, and the arbitration administrator must not assess or demand payment of fees for the remaining cases or administer or accept them.

The arbitrators are encouraged to resolve the cases within 120 days of appointment or as swiftly as possible thereafter, consistent with fairness to the parties. After the first stage is completed, the parties must engage in a single mediation of all remaining cases, with us paying the mediation fee. If the parties cannot agree how to resolve the remaining cases after mediation, they will repeat the process of selecting and filing up to 50 cases to be resolved individually by different arbitrators, followed by mediation.

If any claims remain after the second stage, the process will be repeated until all claims are resolved, with four differences. First, a total of 100 cases may be filed in the third and later stages. Second, the cases will be randomly selected. Third, arbitrators who decided cases in the first two stages may be appointed in later stages if different arbitrators are not available. Fourth, mediation is optional at the election of both us and claimants' counsel.

Between stages, counsel will meet and confer regarding ways to improve the efficiency of the staged proceedings, including whether to increase the number of cases filed in each stage. Either party may also negotiate with the arbitration administrator regarding the amount or timing of arbitration fees.

If this paragraph applies to a Notice, the Informal Resolution Period for the claims and relief set forth in that Notice will be extended (including the tolling of any limitations periods) until that Notice is selected for a staged proceeding, withdrawn, or otherwise resolved. A court will have the authority to enforce this paragraph, including by enjoining the mass filing, the prosecution or administration of arbitrations, or the assessment or collection of arbitration fees.

This paragraph is intended to be severable from the rest of this arbitration provision. If, after exhaustion of all appeals, a court decides that the staging process is not enforceable, then the cases may be filed in arbitration and the payment of arbitration fees will be assessed as the arbitrations advance and arbitrators are appointed rather than when the arbitrations are initiated.

(9) Military Lending Act: If you are a covered member of the armed forces or the dependent of a covered member within the meaning of the Military Lending Act and your Agreement with us involves an extension of consumer credit under that Act, then you are not required to arbitrate disputes.

Forum Selection

Except for claims to collect debts owed pursuant to an extension of credit under a separate agreement or note, unless you and we agree otherwise, to the greatest extent permitted by law, the state and federal courts in San Diego, California will have exclusive jurisdiction over any disputes (except for disputes brought in small claims court) that are not subject to arbitration or over any action involving the applicability or enforceability of the section entitled Dispute Resolution Program – Arbitration. You and we consent to the jurisdiction of those courts and waive any objections as to personal jurisdiction or as to the laying of venue in such courts due to inconvenient forum or any other basis or any right to seek to transfer or change venue of any such action to another court.

Funds Availability Disclosure for Personal Accounts

Your Ability to Withdraw Funds

This policy applies to deposits into accounts that are opened at the Bank. All deposits are processed at the Bank's processing facility located in San Diego, CA, and are received either electronically or through the mail. Please do not send cash deposits. In the event Bank receives cash deposits, you agree that Bank's determination of the amount of the deposit will be conclusive. The Bank is responsible for mailed deposits only after the Bank has received them. The Bank is not liable for any deposits, including cash, lost in the mail. Remember: when you use the U.S. mail to make a deposit, you will need to allow extra time for the deposit to reach us.

The Bank's policy is to make funds from certain electronic deposits available to you on the business day the Bank receives the deposit. However, the Bank may delay the availability of funds from your check deposits to afford us time to verify the deposit and ensure the funds are collected. During the delay, you may not withdraw the funds and the Bank will not use the funds to pay checks you have written or other debits against the account that you have initiated, such as electronic bill payments.

Determining the Availability of a Deposit

The length of the delay is counted in Business Days from the day of your deposit. Every day is a Business Day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day your deposit is received by the Bank. However, if you make a deposit after our cutoff time or on a day we are not open, we will consider the next business day we are open to be the day of your deposit. The availability of your deposit varies depending on the type of deposit and is explained below.

Our deposit cutoff times are as follows:

- Branch deposits:
  - California: 5pm Pacific Time for same-day processing
  - Nevada: 5pm Pacific Time for same-day processing (does not accept cash transactions)
- Axos ATM deposits:
  - Axos Bank ATMs: 5pm Pacific Time for same-day processing
  - Non-Axos Bank ATMs: 2:30pm Central Time for same-day processing
- Check deposits made via the Mobile Banking app: 3pm Pacific Time
- Electronic credits (such as Direct Deposit or account transfers): Credit received at least 2 days before the settlement date, will be posted by 8:30am Central on the date specified as the settlement date

This funds availability policy does not apply to checks drawn on banks located outside the United States of America.

Same Day Availability

Funds from electronic direct deposits to your account will be available on the same day the Bank receives the deposit.

Interbank Transfers initiated from your Online Banking account will be made available upon actual and final credit of the funds. This is typically within 3 to 5 Business Days.

Next-Day Availability

Funds from the following deposits on established accounts are available on the first Business Day after the day of your deposit:

- U.S. Treasury Checks that are payable to you
- U.S. Postal Service Money Orders that are payable to you
- Wire Transfers
- Checks drawn on the Bank

If you make a deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash
- State and local government checks that are payable to you
- Cashiers, certified
- Federal Reserve Bank checks

If you do not make your deposit in person to one of our employees (for example you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

If you make your deposit at a nonproprietary ATM (an ATM **not** owned or operated by Axos Bank), funds from these deposits will be available no later than the fifth business day after the banking day of deposit.

Note: At its discretion, the Bank may decline to accept any item for deposit.

Other Check Deposits

Checks are available as follows:

Checks: The first $275 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds from a deposit of checks will be available on the second business day after the day of your deposit. For example, if you deposit a check of $700 on Monday, $275 of the deposit is available on Tuesday. The remaining $425 is available on Wednesday.

If we are going to take longer to make all of the funds from these types of deposits available as disclosed above, we will notify you by mail or e-mail within one business day after we receive your deposit. We will also tell you when the funds will be available.

Longer Delays May Apply

In some cases, we will not make all funds that you deposit by check available to you by the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposits, however, may be available no later than the first business day after your deposit. If we are not going to make all funds from your deposit available by the first business day after the day of your deposit, we generally notify you by mail or e-mail if the Bank delays your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. If you need the funds from a deposit right away, you should ask when the funds will be available.

We may delay the availability of funds you deposit by check for a longer period under the following circumstances:

- The Bank believes a check you deposited will not be paid;
- You deposited checks totaling more than $6,725 on any one day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer equipment.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) days your account is open:

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash and wire transfers will be available the first business day after the day of your deposit. The first $6,725 of a day's total deposits of traveler's, cashier's, certified, teller's and federal, state and local government checks will be available the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the check is deposited into an account held by the payee and in person to an employee of the bank. The excess over $6,725 will be available on the seventh (7th) business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first $6,725 will not be made available until the second business day after the deposit.
- Funds from all other check deposits will be available on the seventh (7th) business day after the day of your deposit.

NOTE: A five (5) business day hold will be placed on your initial deposit when the Bank is initiating the transfer via the automated clearing house from your external bank account on your behalf.

Cash Withdrawal Limitations

If we delay availability of your deposit, we place certain limitations on withdrawals in cash. In general, $275 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total of $550 of other funds

becoming available on a given day is available for withdrawal in cash at or after (time no later than 5:00 pm (PT)) on that day. Any remaining funds will be available for withdrawal in cash on the following business day.

Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you deposited it.

Deposits at Non-Axos Bank ATMs

Non-Axos Bank ATMs are part of ATM networks owned or operated by other financial institutions. You can use your card to deposit funds to accounts linked to your card as primary checking and primary savings. Deposits made at a non-Axos ATM by cash or check will be made available for withdrawal not later than the fifth business day following the banking day on which the funds are deposited. All ATMs that we own or operate are identified as our machines.

IMPORTANT CHECKING ENDORSEMENT STANDARDS FOR CONSUMER ACCOUNTS

Your compliance with the Bank's endorsement standards is necessary to help assure that the checks you deposit will be cleared on a timely basis. Axos Bank's endorsement standards are:

Customer endorsements must be placed on the reverse side of the check where indicated by preprinted format.

The remaining area of the check cannot contain any preprinted, stamped or handwritten customer information.

Some checks or drafts may require personal endorsement.

Check 21 - Substitute Checks and Your Rights

What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes the rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding Substitute Checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, NSF check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within 10 business days after we receive your claim and the remainder of your refund (plus interest if your account earns interest) no later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do you make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss, and
- A copy of the substitute check and/or the following information to help us identify the substitute checks: the check number, the name of the person to whom you wrote the check and the amount of the check.

Overdrafts and Nonsufficient Funds

When we determine that you do not have enough available funds (available balance plus any linked overdraft protection accounts) in your account to cover an item (including an ATM or Debit Card transaction), then we consider the item a non-sufficient funds item. If you have enrolled in our optional Overdraft Line of Credit Program and have enough funds in the linked account under the Overdraft Line plan, we transfer funds to cover an item (including a check or an ATM or Debit Card transaction) or we transfer all of the funds in your line of credit if there is not enough to cover all the items (including a check or an ATM or Debit Card transaction). You may also establish a link from your checking account to a savings account or money market account to cover the shortfall in your checking account. Otherwise, without notice to you, we either authorize or pay the non-sufficient item and overdraw your account (an overdraft item) or we decline or return the non-sufficient item without payment (a returned item). All types of items, including Bank fees, may overdraw your account. We will look first to a linked account if you have established one, then to the Overdraft Line of Credit Program if you have enrolled, and then our standard overdraft program when determining to pay or return non-sufficient funds items.

We pay overdrafts at our discretion, which means we do not guarantee that we will always, or ever, authorize and pay them. If we authorize or pay an item and create an overdraft, you must pay back any overdraft immediately. Each Owner will be jointly and severally liable to pay back any overdraft created by any account Owner, even if the Owner did not write the check, initiate the transaction, benefit from it or make any deposits to the account. If we overdraw your account to pay items on one or more occasions, we are not obligated to continue to paying future non-sufficient funds items. We may also close your account due to overdraft activity. See Closing an Account. You agree that we may apply deposits (including, but not limited to, Social Security and similar benefits) to overdrafts without notice to or consent from you, unless the law states otherwise.

We may charge you a fee regardless of whether we authorize, pay or return an item. We may assess this fee for each item we authorize, pay or return. This means that if a merchant makes a second or third attempt to be paid after its first attempt is returned, we will treat it as separate Item subject to a separate fee if we pay or return it. See our Schedule of Fees herein.

Overdraft Protection

The Bank Offers overdraft protection services that may protect your account against overdrafts in the event you do not have sufficient available funds to cover an item authorized or presented for payment. Overdraft protection may be less costly than paying overdraft or Non-sufficient return item fees.

- *Overdraft Protection By Linked Accounts* – With this plan, you authorize the Bank to make an automatic transfer from your savings account to cover items presented for payment against non-sufficient funds to your designated checking account. These automated transfers are considered limited transfers and each transfer is counted as one of the six transfers from a savings account allowed per calendar month.

A transfer occurs from your savings account to cover items presented against non-sufficient funds. Transfers are made for the exact amount to cover the shortfall in Available Funds. If there are not enough funds to cover the Item, no transfer will be made.

Electronic Fund Transfer (EFT) Services

General Rules and Definitions

This agreement (the "EFT Agreement") governs your use of Electronic Funds Transfer Services described below ("EFT Services") that are available for the Accounts opened through the Bank Website (the "Website"). The following provisions apply only to accounts established primarily for personal, family, or household purposes. This EFT Agreement describes your rights as well as your responsibilities and as such should be read carefully. We recommend that you keep the EFT Agreement for future reference.

Definitions. In this EFT Agreement, "Checking Account" means a Demand Deposit account (DDA), a Negotiable Order of Withdrawal (NOW) account, a Savings account and a Money Market account at the Bank that you open through the Bank website; "Account" includes any Checking, Certificate of Deposit, or Savings account at the Bank opened through the Website or in person; "Card" means an automated teller machine card and/or a VISA debit card that accesses your Checking, Savings, Money Market, or NOW account; "PIN" means the personal identification number you use in connection with your Card; "Password" means the password you use to access the Website and your Bank Accounts through a personal computer or other electronic terminal; "Access Device" means your Card, Password, or other device or code we make available to you to access your Accounts; "Business Day" means Monday through Friday, except federal holidays; and "Authorized User" means any person you authorize or permit to use your Card, Password or other Access Device to access your Accounts, whether that person uses the Access Device to obtain information or to conduct a transaction.

This EFT Agreement is part of the Banking Documents. Other terms used in this EFT agreement may be defined elsewhere in the Banking Documents.

- ATM Safety
- Funds Transfers
- Other Electronic Fund Transfer Services
- Liability For Unauthorized Electronic Transfers
- Other Electronic Fund Transfer Services

Types of Transactions

We offer the following types of Electronic Fund Transfers (EFT) Services for your Checking Account.

Direct Deposits.

You can arrange for direct deposits to your checking and savings account(s).

Preauthorized Credits/Debits.

We accept, on your behalf preauthorized Credits/Debits drawn on your Deposit Accounts which allow unrestricted activity. Through our electronic bill payment service you are able to electronically transfer funds from your Deposit Account to other parties, provided the account allows such activity. We may conduct these transactions via Automated Clearinghouse (ACH) transfer. We may also accept and direct funds by wire transfer. Each of these services has unique fees associated with the transaction. Please consult our Schedule of Fees herein. When you provide the party initiating the withdrawal or deposit with advance authorization to make recurring ACH transfers to or from your Account, the transfers are referred to as "preauthorized transfers." Because these preauthorized transfers are performed electronically through the ACH, they are governed by federal regulations pertaining to EFT Services, which entitle you to certain benefits and protections in connection with the EFT Services, such as the right to receive a copy of your written authorization to make preauthorized transfers from your Account from the party that obtains it.

ATM and Point-of-Sale Transactions.

ATM Transactions**.** ATM Cards issued by us to you remain our property and you may be requested to return the Card to us at any time for any reason. Each card is used in conjunction with an authorizing Personal Identification Number ("PIN"). To guard against someone initiating a transaction that you have not authorized, you must take all reasonable precautions to prevent any other person from learning your PIN. If you permit or authorize another person to use your Card and PIN, you will be liable for all resulting transactions. You may use your Card at ATMs which are a part of an Electronic Funds Transfer service network to which the Bank belongs ("EFT network"). ATM withdrawals are available up to the daily authorization limits disclosed below, provided the available balance in the Deposit Account associated with your card is greater than or equal to the amount requested, plus any fees that may be charged along with the cash disbursement.

- Withdraw cash from your Checking Account.
- Find out your Checking Account balances.
- Transfer funds between your own accounts at the Bank (if available on the ATM in use).
- Withdraw cash from your Savings Account.
- Make deposits to your own accounts.

Note: We cannot assure that a specific ATM or EFT network will perform or permit all the above transactions. In addition, some or all transactions may be subject to a surcharge assessed by the terminal owner. Some fees and/or charges assessed by the terminal owner may be reimbursed to you in accordance with our published Schedule of Fees herein. Also, a specific ATM or EFT network may not provide you with access to all of your Accounts or may automatically post withdrawals to certain account types (such as checking), rather than the account you selected. If you have a question regarding whether a certain ATM or EFT network will process a transaction, sign on to your online banking, call, e-mail or write us.

Point-of-Sale Transactions. You may use your Visa debit card to purchase goods and services from merchants that participate in certain EFT networks and have agreed to accept your Card as a means of payment. Purchases made with your Card are referred to as point-of-sale ("POS") transactions, and will be charged against your Checking Account. POS withdrawals may, at the Bank's discretion, be authorized even when the available balance is not sufficient.

Other Electronic Transfers.

Transfers to Your Other Accounts at the Bank. You may transfer funds to a Savings, Money Market, or Checking Account on the Website by logging into online banking.

Transfers to Third Parties. You can transfer funds from your Account to third parties ("Recipients") by entering payment instructions through our online banking Bill Payment Service. Once the transfer has occurred, it is irrevocable. Transfers using Zelle, Venmo, or a similar peer-to-peer payment provider may be susceptible to fraudulent activity. Please take care before authorizing any payments and ensure the recipient is someone you trust. We are not responsible if you authorize a payment that was fraudulently induced. We consider all payments to be authorized transactions unless you notify us immediately of unauthorized access to your account. Unauthorized transactions mean transactions initiated by someone other than you without your permission. If you have reason to believe that someone has your login credentials to have permission to make transactions, you must contact us immediately at 888.502.2967 or else any transactions initiated by that person will be considered authorized.

Terms Relating to Goods and Services Purchased using Electronic Transfers with an ATM or Visa Debit Card.

No Liability. The Bank is not responsible in any way for any goods or services you decide to purchase, including without limitation, their quality, safety, legality or delivery. The Bank will not become involved in any dispute involving such goods or services. You also agree to release the Bank and their respective directors, officers, employees and agents from any and all claims, demands and damages between persons using and accepting the Bank's ATM and Visa Debit Cards issued to you, including any claims, demands or damages arising out of or related to the purchase or sale of goods or services.

Rejected Funding Transactions. Payments are made solely out of funds on deposit with the Bank in accordance with the Banking Documents. If you fund your account through a credit card or ACH transaction, you may not dispute that transaction if you have transferred funds out of your account. If you are the recipient of a transfer from another Bank customer, and the sender reverses or charges back a transaction used to fund your transfer, Bank immediately and without notice or presentment may debit your account for the amount of the transfer, regardless of whether your account has a sufficient balance to fund the transaction. You are responsible for any overdraft created because of the reversal. You may incur interest, fees and charges in accordance with the Banking Documents if there are non-sufficient funds in your designated Account to cover such amount.

Limitations on Payments. **The Bank may terminate access to the Bank's ATM and/or Visa Debit Card Services at any time for any reason, including without limitation (i) with respect to any recipient of transfers, if the Bank believes in its sole discretion that there are an excessive number of disputes involving customer use, or (ii) with respect to any third party, if the Bank believes in its sole discretion that the third party has initiated disputes without reasonable cause or in bad faith.** The Bank also may reject a transaction or restrict your access to the Website to make further transactions at any time if it believes the security of your accounts or the Website is at risk or any fraudulent or illegal activity may be occurring, including evidence of unusual activity in your accounts.

Limitations on Transfers

Your Card transactions will be subject to daily limits as follows*:

- Cash withdrawal from an ATM using an ATM card - $310.00
- Cash withdrawal from an ATM using a Visa® Debit card - $1,010.00
- Point-of-sale transaction using your Visa® Debit card - $2,500.00

*For Second Chance Checking and Second Chance Savings products – please refer to product features for limits. For security reasons, we may further limit these amounts from time to time without notice. Non-sufficient funds activity involving an ATM or Visa Debit Card may result in decreased daily limits or revocation of the card.

Charges for Use of Your Card. We do not charge you a fee to use your Card at an ATM or to make a POS transaction. However, ATM transactions may be subject to a fee or surcharge assessed by the terminal owner, for which you will be reimbursed by the Bank up to the amount per month which corresponds to the type of account you have.

Preauthorization Payments Holds

When you use your Card at a point of sale location or when you use the Visa or other network enhancement feature of the Cards to obtain goods or services or to obtain cash, the merchant may attempt to obtain preauthorization from us for the transaction. When the preauthorization is approved by us, we immediately place a hold on your account to debit the preauthorized amount. The amount you actually approved or signed for may vary in some cases from the amount of the actual purchase, depending on the merchant's request. If the preauthorization request varies from the amount of the actual transaction, payment of the transaction (which usually occurs within two to five days) will adjust the amount previously deducted from your designated Account. The hold placed on your account will affect the available balance in your designated Account to pay checks or for other electronic fund transfers. Since all transactions are immediately posted to your designated Account, please check your available balance on the Website. We will not be responsible for damages for wrongful dishonor if any items are not paid because the amount requested by the merchant was different from the actual amount you approved.

Using your Card for International Transactions

If you use your Card to obtain cash or to purchase goods or services in another country (even if you are physically located in the United States), the amount of the charge in foreign currency will be converted to a U.S. dollar amount by the applicable network (e.g. Visa, MasterCard, etc.). In making this conversion, the network will use the procedures set forth in its operating regulations. Conversion to U.S. dollars may occur on a date other than the date of the transaction; therefore, the currency conversion rate may be different from the conversion rate in effect on the transaction date. You understand that we do not determine the currency conversion rate that is used, and we do not receive any portion of the currency conversion rate.

Documentation of Transfers

Receipts: You have a right to receive a receipt at ATMs and POS terminals that accept your ATM and/or Visa debit cards each time you make a transaction.
Preauthorized Credits: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 888.502.2967 to find out whether or not the deposit has been made.
Periodic Statements: You will also be able to view your bank statement and transaction history on the Website.

Lost or Stolen Card or Unauthorized Transactions

Notify us immediately if your ATM Card, Visa Debit Card or PIN or other access code has been lost or stolen or used without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all your money in your account plus your maximum Overdraft Line of Credit.

In Case of Errors or Questions about Your Electronic Transfers

Telephone Customer Service at 1-844-773-0647, email, or write us at Axos Bank, P.O. Box 509127, San Diego, CA 92150, as soon as you can if you think your online statement or receipt is wrong or if you need more information about a transfer listed on the online statement or receipt. We must hear from you NO LATER than 60 days after your FIRST online statement on which the problem or error has appeared. In your communication to us, be prepared to provide us with the following information:

- Your name and Account number (if any).
- A description of the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct the error, promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts, point-of-sale, or foreign-initiated transactions) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your questions or complaint in writing and we do not receive it within 10 business days, we may not credit your account.

For disputes involving the unauthorized use of your Visa Debit Card for Visa point-of-sale transactions, we will provisionally credit your Account within 5 business days. Under the Visa Rules, we may withhold provisional credit to the extent allowed under applicable law if we determine that the circumstances or account history warrants the delay. The Visa Rules do not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed over the V network.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Electronic Transaction Cancellations

If you have arranged with us in advance to make regular periodic payments out of your designated Account using our Electronic Bill Payment Service, you can stop any of those payments by following these procedures:

- Sign on to the Website and cancel the future payments using the procedure as called for in the Bill Payment section.
- Call Customer Service, write the Bank, or e-mail in time for us to receive your request three or more business days before the payment is scheduled to be made. If you call, we may require you to put your request in writing so that it reaches us within 14 days after your call.

NOTE: This section does not apply to stop payment orders for checks.

Liability of Bank for Failure to Stop Payment of Preauthorized Transfer

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Your Liability for Unauthorized Electronic Funds Transfers

TELL US AT ONCE if you believe your ATM and/or Visa Debit Card or any other Access Device has been lost or stolen or if you think your PIN or Password is no longer secure or confidential. Telephoning us is the best and fastest way of keeping your possible losses down. During business hours you may call 1-844-773-0647 to report your ATM/Visa Debit Card lost or stolen, or login to your online banking and send us a secure message.

You can lose no more than $50.00 if someone used your Card without your permission, if you tell us within two business days, subject to Visa's Zero Liability policy. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or other Access Device, and we can prove we could have stopped the unauthorized transactions if you had told us, you could lose as much as $500.00. Also if your on-line statement shows transactions that you did not make, TELL US AT ONCE. If you do not tell us within 60 days after the daily transactions (Periodic Statement) are provided to you on the Website, you may not get back any money you lost after the 60 days if we can prove that we could have prevented the transactions if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, let us know. We may extend the time periods.

You agree that you will not reveal your User ID, Password, PIN, or any other Access Device to any person not authorized by you to use your Access Devices; not write your PIN or Password on your ATM and/or VISA Debit Cards or on any item kept with

your Access Devices; and not leave a computer terminal unattended after you have logged in using your Password or other Access Device.

Our Liability for Failure to Complete Electronic Funds Transfers

If we do not complete a transaction from your consumer account on time or in the correct amount, according to our agreement with you, we will be liable for your losses or damages only directly caused by this failure. However, there are some exceptions. For instance, we will not be liable if:

Through no fault of ours, you do not have enough available funds in your Account, including any available overdraft line of credit, to make the transaction.

- The automated teller or cash dispensing machine does not have enough cash.
- Any terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- Circumstances beyond our control (such as fire, flood or riot) prevent the transaction, despite reasonable precautions that we have taken.
- In the case of pre-authorized credits, the data from the third party is not received, is incomplete or erroneous.

Amendments

If you do not agree to a change or amendment to this EFT Agreement, you must notify us prior to the effective date of the change or amendment and cancel your EFT Services and surrender or destroy your Access Devices.

Termination

We may terminate EFT Services, in whole or in part, without notice, due to your default or as a security precaution. If you or we cancel this EFT Agreement you must surrender or destroy your Card or any other Access Device issued to you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

Transactions Not Subject to Electronic Fund Transfer Act or Regulation E

Electronic transfers made from an account used for business purposes, regardless of account ownership, are not subject to the Electronic Funds Transfer Act, Regulation E or to the error resolution procedures set forth herein. You must notify us at once of any unauthorized or erroneous electronic transactions not subject to the Electronic Fund Transfer Act or Regulation E shown on your statement or a notice. Your notice must be in writing, must include a statement of relevant facts and must reach us no later than 60 days after the date of the statement or notice on which the erroneous transaction appears.

ATM Safety Tips

The suggestions that follow offer some simple tips on protecting your card and PIN and on exercising care when using an ATM. Please review them carefully,

Protect Your ATM Card and Personal Identification Number (PIN)

- Always protect your card by keeping it in a safe place. If your card is lost or stolen, contact us immediately.
- Always protect your PIN. You should never give your PIN to anyone and you should never write your PIN anywhere, especially on your card. If you choose your own PIN, avoid using obvious numbers such as telephone numbers, addresses, or birthdates.
- Never give someone information about your card or PIN over the telephone. If someone is asking for this information, refuse and immediately contact us.

Be aware of Your Surroundings at ATMs

- Look around when you walk up to the ATM or exit the ATM. If you notice anyone or anything suspicious or that you deem unsafe, such as the lighting around the ATM not working, use another ATM or return later.

- While at the ATM, enter your PIN discreetly; shield the keypad with your hand or body. After completing your transaction, be sure to put your card away, cash, and transaction record before exiting the ATM area. Count the cash later in the safety of your locked car or home.
- When you enter or exit an ATM in an enclosed area, be sure you close the entry door completely. Do not open locked ATM vestibule doors for others or allow any unknown persons to enter the ATM area when you are making your transaction. Authorized customers should have their own access.

- When you use a drive-up ATM, be sure your passenger windows are closed and doors are locked.

- If you must use an ATM at night, consider taking someone with you.

Other Electronic Fund Transfer Services:

Funds Transfer Services

The following provisions apply to funds transfers you send or receive through Axos Bank "the Bank", but do not apply to electronic funds transfers governed by Regulation E of the U.S. Federal Reserve Board. If you have a specific agreement with the Bank for these services, these provisions supplement that agreement to the extent these provisions are not consistent with the specific agreement.

The Uniform Commercial Code includes provisions relating to funds transfers. These provisions define the following terms: funds transfer, payment order and beneficiary. These terms are used here as they are defined in Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state whose law applies to accounts for which the funds transfer service is provided. In general: a funds transfer is the process of carrying out payment orders that lead to paying a beneficiary. The payment order is the set of instructions given to the Bank to transfer funds. The beneficiary is the person or business who receives the payment. We may charge fees for sending or receiving a funds transfer. We may deduct our fees from your account or from the amount of the transfer. For current fees, please refer to our Schedule of Fees herein.

Fedwire

Fedwire is the electronic funds transfer system of the US Federal Reserve Banks. When you send a payment order or receive a funds transfer, we or other banks involved in the funds transfer may use Fedwire. If any part of a funds transfer is carried out by Fedwire, your rights and obligations are governed by Regulation J of the Federal Reserve Board.

Sending Funds Transfer:

Cutoff times for Payment Orders. We have cutoff times for processing payment orders. If the Bank receives your domestic payment order or international payment order after 12:00 PM (PT), or on Saturday, Sunday or federal holiday, it will be processed on the next funds-transfer business day.

Amending or Canceling Payment Orders. You may only amend or cancel a payment order prior to the funds transfer being sent by the Bank. If you ask the Bank do this, we may make a reasonable effort to act on your request. But we are not liable to you if, for any reason, a payment order is not amended or cancelled. You agree to reimburse the Bank for any costs, losses or damages that we incur in connection with your request to amend or cancel a payment order.

Inconsistency of Name or Number. When receiving a payment order, payment may be made by the Bank, or by other banks, to which the payment order is forwarded, based solely on the account number even if the account number identifies a beneficiary different from the beneficiary named by the Originator of the payment order. Furthermore, when receiving a payment order, we may rely, and any other banks to which the payment order is forwarded may rely, on the bank identification number provided in the payment order even if the identification number identifies a bank different from the bank named by the Originator of the payment order.

Sending Payment Orders**.** We may select any intermediary bank; funds transfer system or means of transmittal to send payment orders. Our selection may differ from that indicated in your instructions.

Notice of Rejection. The Bank may reject payment orders. We notify you of any rejection electronically or orally. We are not liable to you for the rejection or obligated to pay you interest for the period before you receive timely notice of rejection.

Errors or Questions about Payment Orders**.** The Bank will notify you about funds transfer by listing them on your account statement. In some cases, we may also notify you electronically or in writing. You must notify us at once if you think a funds transfer shown on your statement or notice is incorrect. You must send us written notice, including a statement of relevant facts, no later than 10 days after the date you receive the first notice or statement on which the problem or error appears. If you fail to notify us within this 10-day period, we are not liable for any loss of interest because of an unauthorized or erroneous debit or because your statement or notice is incorrect. We are not required to compensate you, and we are not required to credit or adjust your account for any loss of interest or interest equivalent.

Receiving Funds Transfers:

The Bank may receive instructions to pay funds to your account. We may receive funds transfers directly from the sender, through a funds transfer system or through some other communications system. This includes wire transfers, ACH transfers that may be sent through an ACH system or processed directly to an account with us.

ACH Provisional Payment Rule. Credit given by us to you with respect to an automated clearing house credit or debit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you (i.e. Originator of the entry) will not be deemed to have paid you the amount of such entry.

Notice of Funds Transfer**.** Under the Operating Rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your account, we are not required to give next-day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in periodic statements we provide to you.

ACH Debits and Credits. From time to time, originators that you authorize may send Automated Clearing House (ACH) credits or debits for your account. For each ACH transaction, you agree that the transaction is subject to the National Automated Clearing House Association (NACHA) Operating Rules and any local ACH operating rules in effect. You agree that we may rely on the representations and warranties contained in these operating rules and either credit or debit your account, as instructed by the originator of the ACH transaction. You should be cautious about giving someone your account number to help prevent unauthorized transactions on your account. You must notify the Bank immediately of unauthorized activity.

Online Banking and Bill Payment Services

This Axos® Bank Online Banking Agreement ("Agreement") with Axos Bank applies to your use of the Axos Bank Website. In this Agreement, "you" or "your" means each person that uses the Bank's Website to obtain a Financial Service; "Financial Service" means a deposit account, overdraft credit account, bill payment service, Mobile Banking or any other financial product or service available through the Axos Bank Website; "Provider" means a service provider that offers a Financial Service through the Bank's Website or an affiliate of the Bank's; "The Bank's website" and the "Website" means the Internet site operated by the Bank for itself and the Providers. "Provider Documents" means you have a separate agreement with some or each Provider regarding the Financial Service it provides. "Banking Product Documents" means the Deposit Account Terms, Online Banking Agreement, Electronic Funds Transfer (EFT) Services Agreement, Funds Availability Policy, Overdraft Line of Credit Agreement and Disclosure Statement, Truth in Savings Disclosure and the Schedule of Fees herein.

Terms defined in this Agreement have the same meaning as the Banking Product Documents and, unless specified otherwise, any term defined in a part of the Banking Product Documents has the same meaning.

Consent to Terms and Conditions By submitting the application accessible through the Bank's Website or using any Financial Service, you agree to the terms and conditions set forth in this Agreement and the Provider Documents, if any, governing the Financial Service you obtain through Online Banking. In the event that the Bank amends this Agreement or a Provider amends the Provider Document, to the extent permitted by law; your continued use of the Website or a Financial Service subject to such Provider Document after the effective date of such change evidences your acceptance to such amendment. A Provider may enforce this Agreement against you to the extent it relates to that Provider.

Consumer Credit Reports Consumer Credit reports may be obtained by the Bank or any Provider in connection with any Financial Service that you request or receive. If you ask, you will be informed whether or not such a report was requested, and if so, the name and address of each agency that furnished the report.

Bill Payment Processing

Axos Bank customers with an online banking service may use the optional Bill Payment service in the following manner:

- Payments can be entered as a one-time transaction or as recurring transactions that are scheduled.
- You certify that any account you add through the bill payment service is an account from which you are authorized to make payments, and any payment you make using the bill payment service will debit an account that you are legally authorized to use.
- Payments (other than Axos Bank loan payments, entered on our system before 2:00 p.m. PT on a bank business day will be scheduled and begin processing on the same bank business day. Payments that are entered after this cut-off time or on a day that is a non-bank business day will be scheduled for processing and be processed the next bank business day.
- Scheduled recurring payments that fall on a weekend or a non-bank business day will be processed on the next bank business day.
- You authorize us to make payments in the manner we select from the following methods:
    - Electronic Transmission - The majority of payees are this and the payment is sent via ACH to these types of payees.
    - Check - Payees that are not able to be set up as an electronic transmission will receive a check drawn directly from your designated account.
- Scheduling Bill Payments
    - The scheduled “Send Date” is the date you enter for the payment to be sent to the Payee. For payments made by electronic transmission, the payment amount will be debited from, or charged to an account that you

designate on the scheduled “Send Date.” If the scheduled “Send Date” is a weekend or non-bank business day, then the “Send Date” will be the next bank business day. For payments made by personal check, the account you designate will be debited when the check is presented to us for payment which may occur before, on or after the scheduled send date.

- For payments made from an Axos Bank deposit account and to an Axos Bank loan, line of credit, or mortgage, Axos Bank will process and credit the payment to the appropriate account effective the same business day, provided the payment is scheduled prior to the 2:00 p.m. PT cut-off.

When you attempt to schedule a payment, we will inform you of the earliest available delivery date. To assure timely payment and obtain the full benefit of the Online Banking Service, you must schedule payments and your account must be in good standing, you will be fully responsible for all late fees, interest charges, or other action taken by the Payee.

Contact Us Contact information for the Bank is provided on the Website or from within Online Banking or Mobile Browser Banking by selecting the "Contact Us" link.

Electronic Communications To the fullest extent permitted by applicable law, this Agreement and any other Financial Services, Provider Documents, notices or other communications regarding Online Banking (collectively referred to as "Communications"), may be provided to you electronically and you agree to receive Communications in an electronic form. Electronic Communications may be posted on the pages within our Website or Online Banking and/or delivered to your e-mail address or access device. Any Communications that are required by law or regulation will be provided, at our Website www.axosbank.com in a form you can print and retain for your records. All Communications in either electronic or paper format will be considered to be "in writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not you have received or retrieved the Communication. The Bank and the Providers reserve the right to provide Communications in paper format. Your consent to receive Communications electronically is valid until you revoke your consent by notifying the Bank on behalf of itself and the Providers of your decision to do so. If you revoke your consent to receive Communications electronically, the Bank and the Providers will terminate your right to use Online Banking. Mobile Banking or obtain Financial Services (including redeeming any deposit accounts), and you accept sole liability for any early withdrawal penalty, tax or other consequence resulting from an involuntary termination of a Financial Service, to the extent permitted by law.

You agree to monitor your Account and important account information through your Online Banking service, periodic statements for your Account, if applicable and important notices about your Account delivered by us electronically or by mail, in addition to any services or information you may receive through Mobile Banking. You agree to keep informed of any changes to Mobile Banking by regularly visiting our website.

Governing Law This Agreement and Financial Services between you and the Bank are governed by federal law and, when applicable, the laws of the State of California. Providers may select a state law other than California law to govern matters covered by their specific Provider Documents and the enforcement of this Agreement with respect to the Financial Services they provide.

Illegal, Fraudulent or Improper Activity You will not use the Website or any Financial Service for any illegal, fraudulent or improper activity. If the Bank or any Provider suspects that you may be engaging in or have engaged in a fraudulent, illegal or improper activity, including a violation of any terms and conditions relating to Online Banking or any Financial Service, your access to Online Banking and any Financial Services may be suspended or terminated. You understand that access to and transactions in your accounts may be suspended or terminated if an access device has been reported lost or stolen or when the Bank or any Provider reasonably believes that there is unusual activity on any of your Accounts. You agree to cooperate fully with the Bank and each Provider to investigate any suspected illegal, fraudulent or improper activity.

Indemnification You agree to indemnify, defend, and hold the Bank and its affiliates, officers, directors, employees, consultants, agents, Providers, and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Mobile Banking; (d) indirect, incidental, special or punitive damages arising out of or in connection with use of Mobile Banking.

Internet Access You certify that you have access to the Internet and a current e-mail address. You have sole responsibility for providing the Bank with a correct and operational e-mail address. Neither the Bank nor any Provider will be liable for any undelivered e-mail communications or any costs you incur for maintaining Internet access and an e-mail account. You must promptly notify the Bank and all Providers of any change in your e-mail address.

Limit On Liability To the fullest extent permitted by law, neither the Bank nor any Provider will have any liability in connection with any unauthorized interception or use of data relating to you or the Financial Services; any inability to use or access Online Banking or Mobile Banking for any reason; any actions or transactions by an individual that uses your Online Banking ID together with your Password; or any cause over which the Bank or a Provider does not have direct control, including problems attributable to computer hardware or software (including computer viruses), telephone or other communications, or Internet service providers. Your sole and exclusive remedy for any failure or non-performance of Mobile Banking (including any software or their materials supplied in connection with mobile banking) shall be for us to use commercially reasonable efforts to perform an

adjustment or repair of the mobile banking service. The Financial Services accessible through the Website or Mobile Banking are provided "as is" and "as available" with all faults, and the Bank and each Provider hereby disclaims, for themselves and for each other entity involved in the provision of the Financial Services, all warranties, either express or implied or statutory, including, but not limited to, any implied warranties of merchantability, of fitness for a particular purpose and of lack of viruses. In no event shall the Bank or any other Provider be liable (a) for damages caused other than by its own gross negligence or intentional misconduct or (b) for indirect, special, incidental, consequential or punitive damages whatsoever (including, but not limited to, damages for lost profits, disclosure of confidential information, or loss of privacy), arising out of or in any way related to the use of or inability to use Online Banking, Mobile Banking or any Financial Service, even if the Bank or the Provider has been advised of the possibility of such damages. In no event shall the Bank or any Provider be liable for any act or circumstances beyond our control (such as, for example, a fire, flood or other natural disaster, war, riot, strike, act of civil or military authority, equipment failure, computer virus, or failure or interruption of electrical, telecommunications or other utility services). Limitations on this notice with respect to certain electronic funds transfers are stated in the EFT Services Agreement as contained in the Banking Product Documents and displayed on the Website.

Miscellaneous Any waiver by the Bank or any Provider must be in writing and signed by an authorized representative of the Bank or the Provider. If a waiver is made, no party is obligated to provide similar waivers in the future. This Agreement and the Provider Documents are binding upon and shall inure to the benefit of permitted successors and assigns of you and the Bank and/or the Providers. If any provision of this Agreement or the Provider Documents is invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

Mobile Banking Services Mobile Banking is offered as a convenience and supplemental service to the Bank's Online Banking Services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Not all mobile devices will be capable of accessing and using Mobile Banking. The Bank cannot guarantee the availability of underlying data services provided by your mobile carrier, (i.e. we are not responsible for carrier data outages or "out of range" issues). We will not be responsible for any inability of your mobile device to access or use Mobile Banking, or for any loss or damage to your mobile device resulting from your access or use, or attempted access or use, of Mobile Banking (including downloading any associated Java applications for Mobile Banking), and you should satisfy yourself as to these matters before attempting to access or use Mobile Banking. Some mobile devices may store (cache) information that is accessed during a Mobile Banking session. You must have an eligible mobile device capable of SMS messaging (for SMS (Text) Banking), or downloading Java applications and making data connections to the Internet (for Mobile Browser Banking). You must be authorized to use and incur charges on your mobile device cellular account in relation to Mobile Banking.

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

Mobile Banking consists of two separate features:

SMS (Text) Banking – access available account information via text messaging.

Browser Mobile Banking - a mobile version of Online Banking accessed via an URL.

To activate Browser Mobile Banking, you must have at least one active deposit Account, be an owner of the Account and be registered for Online Banking. To access the Browser Mobile Banking feature, you must know the Mobile Banking URL and will log in using the required login credentials used for Online Banking.

The following options are available in the Browser Mobile Banking:

Account information - includes transaction history (length of time is limited) and does not replace the periodic statements for your Account.

Transfers - between Bank accounts.

Bill Payment - submit payments to payees already set-up within the Bill Pay module of Online Banking.

We may offer additional mobile services and features in the future. Any such added mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile service or feature is added and/or at the time of enrollment for the feature or service if applicable.

If at any time you should cancel your Online Banking access or your Online Banking access changes or becomes inactive, Mobile Banking Services may not be available. You may cancel Mobile Banking at any time by contacting us by email or phone.

We do not charge fees for Mobile Banking including EFTs. However, please see the Schedule of Fees herein for any excess transaction fees that may apply to your Account. Also, you are responsible for web access and/or data or text message charges that may be billed by your mobile carrier. Check with your mobile carrier for details on specific fees and charges that may be applicable.

Password and Device Protection You will not disclose your password to access Online Banking ("Password") to any person. You understand and agree that the Bank and the Providers rely on the use of your Password to confirm your permission to access your account and are therefore authorized to act upon instructions and information received from any person that enters your Online Banking ID (User Name) and Password. You agree not to use any personally identifiable information when creating shortcuts to your Account. You are required to change your Password periodically.

Create a Password that is not easily able to be guessed or identified as relating to you, or is an obvious combination of letters and numbers (e.g. sequential numbers, birth date, etc.); do not keep any record of your Password in a form that it can be readily identified, accessed or stored anywhere, in written or electronic form.

If you forget your password, become locked out and the Bank resets your password, or your password expires you will be required to re-establish your login credentials at a PC or laptop to regain access to Mobile Banking.

You will notify the Bank immediately if your Password, PC, laptop, mobile device or any another access device used to access your account is compromised, lost, stolen or is suspected of being compromised or lost. If you believe that someone may have unauthorized access to your online Banking or Mobile Banking, you agree to notify us immediately and cancel your Mobile Banking associated with the device.

You agree to notify us immediately if you change or cancel the number of your mobile device.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged; if you do we will not be liable for any damages. Log off immediately at the completion of each access by you, lock your mobile device or take other steps necessary to stop unauthorized use of Mobile Phone Banking.

Privacy You agree that you have had an opportunity to review, download or print, and that you agree to the Bank's Privacy Policy relating to the Bank's Website, the Financial Services and the Providers.

Security Features The Bank has taken strong measures to protect the security of information transmitted between the Bank and its customers. The Bank strongly suggests that you use a web browser with 128 bit encryption. In fact, some selected services require a web browser with 128 bit encryption and you will be notified upon your application for access to those specific services. Regardless of the security features in use by you and/or your web browser, the Bank and the Providers are unable to ensure that the data transmitted by you to the Bank or a Provider, or from the Bank or a Provider to you, will not be intercepted by third parties.

Transfer You may not transfer any rights or obligations you may have under this Agreement, under any Provider Documents or with respect to any Financial Service, without the prior written consent of the Bank and any Provider that would be affected. The Bank and each Provider reserve the right to transfer any right or obligation under this Agreement, under any agreement provided with the Provider Documents or with respect to any Financial Service without your consent.

axos BANK

Schedule of Fees

Account Services:

Initial Debit Card/ATM Card (if ordered at account opening)	Free
Debit Card/ATM Card replacement (if second occurrence and any thereafter)	Free
Debit Card/ATM Replacement - Special Mailing/Rush Delivery Fee	$50.00
Debit Card/ATM Transactions*	Free
Bank Verification Letter	$35.00
Collection Items, domestic, per item*	Free
Collection Items, international, per item*	$35.00 + cost
Visa® Debit Card Foreign Currency Conversion Rate	1%

* Additional charges may be imposed by other financial institutions (please note for foreign ATMs that a balance inquiry may be considered a separate transaction even if it occurs in the same ATM session as a withdrawal).

Statement and Research Services:

Check copy from archive, per item	$5.00
Legal Processing	$100.00
Research/Reconciliation, per hour, one hour minimum (includes time spent pulling documentation for legal process)	$35.00
Statement Copy from Online Banking	Free
Statement Copy from archive with our assistance, per statement	$10.00
Account Statement - Online	Free
Account Statement - Paper	$5.00

Individual Retirement Account (IRA) Services:

Transfer Fee	$35.00
Closing Fee	$35.00
Fair Market Value on IRAs – Paper	$10.00 (produced annually at year-end)
Fair Market Value on IRAs – Electronic Statement	Free

Wire Transfer Services: (Customers only):

Wire Transfers Incoming (Domestic and International)	Free
Wire Transfers Outgoing (Domestic)	$35.00 each
Wire Transfers Outgoing (International)	$45.00 each

Other Fees:

Certified or Overnight Mail – Special Mailing/Rush Delivery Fee	$10.00 + postage
Check Orders For All Checking Accounts	At Cost
Check Orders with our assistance (if second occurrence and any thereafter)	$10.00 + cost of checks
Escheatment Notification	$2.00
Excess Transaction or Withdrawal Fee (per withdrawal)	$10.00
Non-sufficient/uncollected funds- Paid or Returned Item (per return or per payment as applicable)	$25.00† (Max $75.00 per day)
Official checks, per item	$10.00
Online or automated telephone transfers	Free
Overdraft Protection Transfer (from linked account)	Free
Stop payments, per request Online (initial or extension)	$10.00

Stop payments, per request with assistance (initial or extension)	$35.00
Axos Bank On-Us Check Cashing Fee for Non-Customers, per item	$5.00
Non-Customer Notary Fee	$2.00

†No fee for an item generating a negative balance less than $25.00

Updated 12/2025

Personal Deposit Account Agreement
and
Schedule of Fees

Effective: July 01, 2025

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ufb DIRECT®

Agreement for Your Account

Welcome and thank you for selecting UFB Direct® for your banking needs.

This Disclosure and Agreements ("Agreement") explains important terms and conditions which govern your account(s) with us. This agreement governs personal Deposit Accounts identified in this Agreement at UFB Direct (the "Bank"). By opening or maintaining a checking, savings or certificate of deposit (CD) account with us, you accept and agree to be bound by the terms and conditions of this Agreement. Your checking, savings, or certificate of deposit (CD) account is located at the Bank's headquarters in San Diego, CA.

This Agreement is periodically revised, amended, or added to, and always available electronically for your reference at www.ufbdirect.com. Please read this Agreement carefully and keep it with your banking records for future reference.

This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank's Website. This Agreement includes the following disclosures applicable to the Bank's personal deposit accounts that the Bank has provided to you (1) Account features, (2) Privacy Policy, (3) Electronic Funds Transfer Services, (4) Online Banking and Bill Payment Services (5) Funds Availability Policy, (6) Substitute Checks and Your Rights, and (7) any additional disclosures regarding your account(s) that the Bank will provide to you. Fees mentioned throughout this agreement can be found in the Schedule of Fees herein and on the Bank's website.

Account Funding

You agree to fund your account within 30 days of account opening, or we may close the account.

Changes to This Agreement

We may change this Agreement at any time without prior notice unless prohibited by law. Changes may include deleting or modifying existing terms or rates or the addition of a new term or fee not otherwise contemplated when you opened your account, including new terms regarding how we will resolve preexisting or future disputes, whether informally, by litigating in specified courts or under specified rules, or through alternative dispute resolution, such as binding arbitration. We may convert existing accounts and services into new accounts and services or discontinue accounts or services. If a change to this Agreement is material and adverse to you, we will give you reasonable notice in writing or by any method permitted by law. For example, unless otherwise required by law, a notice of the changes or a copy of the revised Agreement (or a link to review it) may be sent to you at the mailing or email address on file with your account, via other electronic means, or included in a message on the statement for one of your accounts. Any changes will take effect immediately, unless stated otherwise in any notice we provide to you. We may, but do not have to, notify you of changes that we make for security reasons or that we believe are either beneficial or not adverse to you. You are not required to agree to changes in terms that are materially adverse to you. If you wish to reject a change, you must close your accounts before the effective date of the change. There is no penalty or fee for closing an account in order to reject a change in terms. If we have notified you of a change and you continue to use or maintain your account after the effective date of the change, you have agreed to the new terms.

When we change this Agreement, the then-current version of this Agreement supersedes all prior versions and governs your account. For the sake of clarity, nothing contained in this section shall affect the Bank's ability to close your account for any reason or without cause in accordance with the section below, entitled "Closing an Account."

Closing an Account

You agree to notify us of your intention to close your Deposit Account, and we reserve the right to request that your notice be in writing that affirmatively acknowledges that closing the account could affect your receipt of Financial Services. After a Deposit Account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. You agree to hold us harmless for refusing to honor any check, item or other debit on a closed account.

For security reasons, we may close your Deposit Account and require you to open a new account if there is a change in authorized signers, there has been a forgery or fraud reported or committed involving your Deposit Account, any Deposit Account checks are lost or stolen, you have too many transfers from a Deposit Account that has transaction limitations, or you have violated any other provision of an agreement you have with us.

The Bank reserves the right to close your account for any reason or without cause. We need not advise you of the reason for taking this action. The Bank need not give advance notice of any closure. After an account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. If your account is closed by the Bank, it may issue a single Cashier's Check for the account balance payable to accountholder and may mail or deliver that check to the accountholder, subject to any right the Bank may have under any agreement covering the account or the Bank's right of setoff.

Compliance with Laws and Regulations

When you do business with us, you agree to all applicable laws, regulations or ordinances, and orders of governmental and governing authorities, including federal and state privacy laws and anti-money laundering laws. You agree not to use your account or services for any unlawful purpose, including unlawful internet gambling.

Financial Information
You agree to provide us accurate and complete financial and other information we request in connection with a Deposit Account or Overdraft Account and the Banking Documents. Information concerning a Deposit Account or Overdraft Account may be reported to credit reporting agencies and will be made available when requested by proper legal process.

General Use of Credit File Information
You certify as to the accuracy of the information you provide to us and authorize UFB Direct's affiliated consumer reporting agency/agencies to access your credit file to facilitate the processing of your application for UFB Direct financial products and to authenticate your identity for legal and regulatory compliance purposes. You understand that you may be asked questions based on the information in your credit file as part of this process. You also understand that UFB Direct may review your credit history and past banking relationships.

Governing Law
This Agreement is governed by federal law and, when applicable, the laws of the State of California.

To the fullest extent permissible by applicable laws, in any legal action, arbitration or claim between you and the Bank, the prevailing party shall be entitled to recover costs and reasonable attorney's fees.

Information You Give Us
When you open an account with us, you give us information about yourself and confirm that it is correct. We enter the information into our records. We will rely on that information until you notify us of a change and we have a reasonable time to act on the new information.

Personal Information at Account Opening
Federal law, including the USA PATRIOT Act, requires all financial institutions to obtain, verify and record information that identifies each person or business that opens an account. When you apply for a personal account, we will ask for your legal name, residential address, date of birth and Social Security Number (SSN). We will require one or more forms of unexpired photo identification. We may validate the information you provide to us to ensure we have a reasonable belief of your identity. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded. When you apply for a business account, we will ask for your business name, address, and Tax Identification Number (TIN). We will also ask for your name, residential address, date of birth and social security number, which will allow us to verify your identity. We may validate the information you provide to us to ensure we have a reasonable belief of your identity and your business. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded.

Service Charges
You agree to pay the charges as shown on the Schedule of Fees herein. As these charges are incurred, we will deduct the charges directly from the Deposit Account balance. We will not be liable for dishonor of your items or other debits resulting from our deduction of any charges as authorized by the Banking Documents.

Statements
You will be able to review transactions, including images of the front and back of checks or other instruments drawn on your checking account daily through the Website. You should review your transaction history daily to protect your rights, including your right to dispute transactions that you believe are unauthorized. Daily transactions accumulate for a period of one month. You must review and verify your account transactions as if your transaction history shown on the website was a traditional periodic statement.

Check Safekeeping. Copies of your checks and other Items paid from your Deposit Account will be held by us instead of returned to you. An image of the front and back of the checks you write and are presented for payment will be deemed to be made available to you no later than the day after the items are presented to us for payment. We will keep the image copies of the front and back for seven (7) years. We will provide copies of Items upon written or e-mail request. We will assess a fee for providing such copies. See Schedule of Fees located herein.

Bank's Duty of Care. In accordance with reasonable banking standards, most checks and other Items presented to us for payment are processed through automated processing and, except in limited circumstances and subject to such reasonable sampling procedures as we establish at our discretion, most Items are not individually examined to verify your signature or that the Item is otherwise properly payable. You agree that we act within reasonable banking standards by processing most checks and other Items through automated processing systems.

Telephone Calls: Calling, Monitoring and Recording
For our mutual protection, and to enable us to provide better service to you, we may monitor and/or tape-record any of our telephone conversations.

E- Sign Disclosure and Consent

When applying for a Deposit Account or Loan with Axos Bank®, also known as UFB Direct, you will be asked to give your consent for the Bank to provide disclosures, notices, amendments or changes to this Agreement, communications, and information to

you electronically rather than paper form and agree to sign documents electronically, we will accept your electronic signature as though it were your handwritten signature.

The Disclosure and Consent Regarding Electronic (eSign) Signatures and Communications (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your new Deposit Account or your loan transaction (the "Loan") pending with the Bank ("we", "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Deposit Account or Loan in an electronic form. We will sometimes use the words "Electronic Records" as a short way to refer to the communications and information that we may provide electronically. Before you decide whether or not you wish to give your consent to receiving Electronic Records, you should read and consider the following information.

If you agree to provide your consent, click/check the "I Agree" button or sign at the bottom of the acknowledgement. The statement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about Electronic Records that are not answered, you can contact us as follows:

Send us an e-mail at customerservice@ufbdirect.com
Call us toll free at 1-844-773-0647 for loan questions
or 1-877-472-9200 for Deposit Account questions or write to us at:

UFB Direct
Corporate Headquarters
4350 La Jolla Village Drive, Suite 140 San Diego, CA 92122

Types of Disclosures and Notices that will be provided in Electronic Form. The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Reserve Regulation B, the Federal Truth-in- Lending Act and Federal Reserve Regulation Z, the Federal Fair Credit Reporting Act, the Federal Electronic Fund Transfer Act and Federal Reserve Regulation E, , the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosures also include any other information, agreements, amendments and changes to agreements, disclosures, and notices that we wish to provide you in connection with the Deposit Account or Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

For Online Banking Services the Disclosures may include your periodic Account Statement (As part of the monthly account statement, you will receive information about your account), other periodic or special notices (such as hold notices on availability of funds, or error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you and Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

Your Right To Receive Paper Copies of the Disclosures. You have a right to receive certain Communications on paper and you are not required to consent to receiving those Communications electronically instead. You are not required to consent to the electronic signature of documents. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you should also print all disclosures and legal documents.

Your Right To Withdraw Your Consent. You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described in below.

Scope of Your Consent. Your Consent applies only to your electronic receipt of Disclosures and legal documents in connection with the origination, closing and servicing of the Loan or deposit account. Your Consent does not apply to other transactions that you may wish to enter into with us.

To Withdraw your Consent all you need to do is contact us using one of the Contacts described above.

What records will you provide to me electronically? If you consent, you will receive electronic records that relate to our online banking services. These will include the following types of documents:

- Your monthly account statement, if applicable. (As part of the monthly account statement, you will receive information about your account).
- Other periodic or special notices (error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you.
- Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

Do I have an option to regularly receive these records in non-electronic form? After you provide your Consent, you may receive, without charge, a paper copy of any Disclosures that have been provided to you electronically by contacting us using one of the Contacts described above. The Bank's Online Banking Service has been designed and built to provide records to you in electronic form. To put it another way, the system is an electronic banking system and it does not have a paper-based alternative.

Can I get a copy of the records in non-electronic form if a special need arises? At your request, we can prepare a paper- based version of any of the electronic records you receive, for up to five years after the date it was created. If you want us to prepare a paper- based copy, you can request it by contacting us. Please refer to the Schedule of Fees herein for any costs associated with this service.

If I consent to electronic records now, and change my mind, what can I do and what are the consequences? You can change your mind, and withdraw your consent, at any time, and provide notification to us at the contact information above requesting paper statements and documents be provided to you. However, remember that the Online Banking Service does not support paper-based communications. So the consequence to you, if you withdraw your consent to electronic records, is that your access to and your ability to use the Online Banking Service will end.

Change of your designated E-Mail Address. If you change your designated e-mail address, you must notify the Bank to ensure continued delivery of electronic records.

Are there any hardware or software requirements for me to access or retain the electronic records? You will need a computer with sufficient memory to store electronic records, and with a working connection to the Internet. You will need an internet connection; a Current Version of Internet Explorer, Chrome, Safari, or Firefox; an active e-mail account and related software for accessing the email account; a Current Version of a program that accurately reads and displays PDF files; and a device with an operating system capable of supporting previous items. Your browser will need to have a minimum of 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. Finally, you will need a printer if you want to print copies of electronic records.

If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are.

We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receive communications or information by electronic records. If not, you will be allowed to withdraw your consent at that time, without any fee or charge by us.

However, if you withdraw your consent, you may not be able to access the Online Banking Services without upgraded hardware or software. Then, your ability to use the Online Banking Service could also end (as described above, under "If I consent to electronic records now, and change my mind, what can I do and what are the consequences?").

How will the electronic records be provided to me? All Disclosures are available on the Bank's Website and can be accessed by clicking on the "Disclosures" tab. Other periodic or special notices will be sent to you by e-mail, unless they contain confidential account information at which time they will be sent by secure email through the online banking service on our Website. Your monthly account statements, if applicable, contain confidential information, so they will be stored for you to access (print or review) on the online banking service on our Website, at www.ufbdirect.com and will be available to you, for at least 2 years following the date it is first posted.

To access your monthly statements and any notices sent by secure email, you will need to sign-in to the online banking service of the Bank's Website.

Are there other special requirements for electronic records? You must provide us with your current e-mail address, and keep it current with us at all times. Otherwise, you may not receive electronic records in a timely manner. If you download or print any confidential materials, such as your monthly statements, be sure that, you store them in a secure environment.

Privacy Policy

We recognize, respect and protect the personal privacy rights of all our customers and work diligently to safeguard your privacy. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as the personal information of all consumers who visit our institution.

The following Privacy Policy explains how we use and protect the information about our customers. We ask that you read it carefully. Privacy Policy

General Banking Information and Terms

Accepting Deposits
You authorize us to accept items for deposit to your deposit account if they are made payable to you. You also authorize us to deposit to your account wire transfers and other forms of credit (such as direct deposits or other automated clearinghouse entries) received for your benefit. All deposits are accepted and processed at our San Diego, CA facility.

Account Ownership
The bank may rely solely on its records to determine the form of ownership of your account. The bank may presume that any person named in addition to you in its records for your account owns the funds in your account as a co-owner. Account ownership is non transferrable.

ACH New Account Funding
ACH Funding will be posted upon final credit from the external bank; typically 2 - 3 business days after the new account is opened.

Annual Percentage Yield (APY)
APY is the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period (366-day period in a leap year), and is expressed as a percentage.

Available Balance
Available Balance is the amount of funds available for withdrawal and authorizing transactions. Your Available Balance may be different than your ledger Balance or Collected Balance. The Available Balance is reduced from the Collected Balance by 1) the amount of pending transactions, such as a point-of-sale transaction (i.e., debit-card transactions made over a credit-card network); 2) funds on hold in accordance with our Funds Availability Policy; 3) our receipt of notice that a transaction will be presented or returned; 4) our receipt of legal process relating to your account; or 5) your use of your account as a security for a loan.

Average Daily Balance
Average daily balance is determined by taking the end-of-day balance in the account for each day in the statement period, add those balances together, and then divide by the number of days in the statement period.

Business Days
Our Business Days are Monday through Friday, excluding federal holidays.

Cash Deposits
Please do not send cash deposits. In the event that cash deposits are received by the Bank, you agree that the Bank's determination of the amount of the deposit will be conclusive. The Bank is not liable for any deposits, including cash, lost in the mail.

Check Forms and Special Conditions
We require you to use a check printer that meets technical standards for checks that are acceptable to us and the Federal Reserve Bank System. We reserve the right to disregard any information on the check other than the drawer's signature, the payee, the amount, any magnetically-encoded information at the bottom of the check, and endorsements on the reverse side of the check unless we have previously agreed to do so in writing. For example, we will not be liable for any damages because we pay an Item which contained any conditional statement or restriction such as "Void after 90 days", "Void over $100", "Payment in Full", or "Two Signatures Required". We will adhere to such conditional statements only if you notify us of the statements before the Item is presented and we have specifically agreed in writing to honor such conditional payment restrictions. If an Item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the Item, you will be responsible for any cost and liabilities associated with such return or delay.

Collected Balance
Collected Balance is the Ledger Balance minus the amount of any deposited checks for which we have not received provisional credit from the bank of account or are on hold pursuant to our Funds Availability Policy. Your Collected Balance may be different than your Available Balance.

Converting Checks to Electronic Debits
Some businesses convert checks that you give them into electronic debits, sometimes referred to as an electronic check. When we receive the electronic debit, we charge your account immediately after the business enters the transaction, so you may have a reduced right to stop payment and may incur an overdraft if you do not have sufficient funds in your account to cover the amount of the check at the time you write the check or authorize the transaction. Since the check is not sent to us, we do not have a copy of your check. We list these electronic debits on your account statement. If the business uses your check to initiate an electronic debit at the point of sale, the business should give you notice of the conversion and return the voided check to you. You should treat the voided check with care because someone else who obtains possession of it could use the information to initiate additional debits against your account. Please note that when a merchant converts a check to an electronic debit it may retry the transaction with us up to two additional times if the initial transaction is returned for insufficient funds. We treat these

as separate transactions that may be subject to a fee each time they are presented when you have insufficient funds (meaning the transaction exceeds your available balance plus an overdraft protection).

Death or Incompetence

You agree to notify us promptly if any owner or authorized signor on your account dies or is declared incompetent by a court. Until we receive a notice of death or incompetency, we may act with respect to any account or service as if all owners, signers or other persons are alive and competent and we will not be liable for any actions or inactions taken on that basis. If you give us instructions regarding your account, and you or another owner of the account subsequently dies or is declared incompetent, we may act on the instructions unless we receive written notice of death or competency prior to honoring such instructions.

When we receive a notice that an owner has died or been declared incompetent, we may place a hold on your account and refuse to accept deposits or permit withdrawals. We may hold any funds in your account until we know the identity of the successor. If a deposit including salary, pension, Social Security and Supplemental Security Income (SSI) – payable to deceased owner is credited to the account after the date the deceased owner died, we may debit the account for the deposit and return it to the payer.

Demand Drafts and Remotely Created Checks

If you deposit a demand draft or remotely created check (an unsigned draft or preauthorized draft) into your account, you warrant and guarantee that the draft or remotely created check is authorized according to the terms on its face by the person(s) identified as the drawer. You agree to indemnify us from all loss, expense and liability related to a claim that such check or draft was not authorized by the persons on whose account it was drawn on

Endorsements

You authorize us to supply any missing endorsements if items are made payable to you or your order and you have not endorsed them. You warrant that all endorsements on items deposited to your account are genuine. Endorsements must be placed only in the area so designated on the back of an Item.

Facsimile Signatures

If you use any form of facsimile signature in connection with the Deposit Account, you agree to deliver a sample to us before you begin using it, and to execute and deliver agreements in a form we require. When you use a facsimile signature or other form of automated signature device in connection with the Deposit Account, you agree you shall have the sole responsibility for maintaining security of the facsimile signature or device by which it is affixed, and you shall bear the entire risk for unauthorized use thereof, whether or not you are negligent, except as may be required by law. You agree that no facsimile signature we have been authorized to honor may be considered a forgery or an unauthorized signature, and that such facsimile or automated signature shall be effective as your signature or endorsement, whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorneys' fees) you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or automated signature or the device by which it is affixed.

Foreign Items and Foreign Currency

A foreign item is a check or other item in any currency (including United States dollars) that is drawn on a bank or branch located outside of the United States. A foreign currency is any currency other than United States dollars. Some foreign items are payable in United States dollars.

"Freezing" Your Account

If we decide to close your account, we may freeze it. If we do this, we may in our discretion either accept or return deposits, checks and other items that we may receive after we freeze your account without being liable to you. If at any time we believe that your account may be subject to irregular, unauthorized, fraudulent or illegal activity, we may, in our discretion, freeze the funds in the account and in other accounts you maintain with us, without liability to you, until such time we can complete our investigation of the account and transactions. If we do freeze the funds in your account, we will provide you with a notice. We may not provide this notice to you prior to freezing the account if we believe that such notice could result in a security risk to us or the owner of the funds in the account.

Ledger Balance

Ledger Balance is the aggregate amount of funds in an account according to our records, and includes electronic credits and all cash and check deposits, even if we have not yet received credit for some or all of the deposited checks from the bank of account. Your Ledger Balance may be different than your Available Balance or Collected Balance.

Legal Process

Legal process includes a writ of attachment, execution, garnishment, tax withholding order, levy, restraining order, subpoena, warrant, injunction, government agency request for information, search warrant, forfeiture, or other similar order. We may accept and comply with legal process that we reasonably believe to be valid that is served in person, by mail, by facsimile transmission, or by other means. You may have rights to contest such process on your own behalf under applicable law; the Bank has no obligation to ascertain or assert such rights. Any such legal process is subject to the Bank's security interest and the right of setoff. The Bank will not notify you of a grand jury subpoena affecting you or your account. Any fees or expenses the Bank incurs in responding to any such legal process may be charged against any account you maintain with the Bank. We may, but are not

required to, send a notice to you of the legal process. The Bank will not pay interest on any funds that are held pursuant to legal process. You understand and agree that the Bank will not be liable for dishonoring checks, drafts, or other items because of insufficient funds in your account due to a hold or freeze placed on your account or resulting from levies, garnishments, lien claims, or other legal processes. If the legal process directs us to release information about one or more, but not all, accounts reported on a combined statement, we may release the combined statement. If the legal process directs us to release information only from a certain timeframe, we may release the entire statement or other record that contains information within the requested timeframe even if it includes information outside the directed timeframe. If the legal process requests information about one or more, but not all, account owners or co-signers, we may release information about all of the co-signers on the account and all accounts owned by such persons.

Limits on Number of Accounts

The Bank reserves the right to limit the number of account types per account holder or per household. The term “household” refers to all persons occupying an individual housing unit, whether a single person or two or more unrelated persons.

Overdrafts

If any item or other debit presented to us will overdraw the available account balance, including any balance in an overdraft protection account ("ODP Account") we have established for you, when paid (not during authorization for a transaction), we will charge you a fee, whether we pay the item or return it (except for debit-card and ATM transactions—they may be declined without a fee). You agree immediately upon notice from us to deposit funds sufficient to cover the overdraft plus applicable charges. In connection with overdrafts, our determination of the Deposit Account balance may be made at any time between presentment and our predetermined deadline and need only be made one time. If we pay Items or permit withdrawals which overdraw the available Deposit Account balance (whether once or repeatedly), we do so at our discretion without any obligation to continue to do so. Please note that merchants may attempt to get paid a second or third time if their initial ACH or check transaction is returned unpaid. We treat these second and third attempts as separate Items or transactions and will assess a fee each time we return one unpaid or pay one that results in an overdraft.

Our Receipt of Deposits

In receiving deposits, we act only as your collecting agent and assume no responsibility beyond the exercise of ordinary care. All deposits are posted to your designated deposit account conditionally, and only if the item is payable in U.S. dollars, subject to our receipt of final payment. If final payment is not received on any item you deposited to your account or that we cashed for you, or if any direct deposit, automated clearinghouse deposit or electronic fund transfer to your account is dishonored by the issuing financial institution for any reason, you agree to pay us the amount of the dishonored deposited funds, and you authorize us to debit any deposit account with us of which you are an owner, without prior notice and at any time, for the amount of the returned item or other deposit. You also authorize us to debit your account for the amount of our returned item fee, any interest paid on the deposit, and any other fee we pay or loss we incur. We may also use any other legal remedy to recover the amount you owe us. We are not responsible for any transactions, including any transactions sent through the mail, until we actually receive and post the transaction to your account. We are not liable for the default or negligence of our duly selected agents or correspondents, nor for losses in transit.

Processing Transactions and Posting Orders

Posting transactions to your account impacts your account balance and may affect the total number of overdraft or returned item fees you incur. Posting a credit increases your balance. Posting a debit or hold reduces your balance. Credits include but are not limited to the following: teller deposits, direct deposits and credits we make. Holds include but are not limited to the following: deposit holds, debit card authorizations, and holds related to cash withdrawals and electronic transfers. Debits include withdrawals, transfers, payments, checks, one-time and recurring debit card transactions, and fees. We use automated systems to process transactions and then to post transactions to accounts. When we process multiple transactions for your account on the same day, you agree that we may in our discretion determine our posting orders for the transactions and that we may credit, authorize, accept, pay, decline or return credits, debits and holds in any order at our option.

Posting Orders

This section summarizes how we generally post some common transactions to your account. We group the different types of transactions into categories. We use several different categories for holds, credits, and debits. Most categories include more than one transaction type. After the end of the business day, our automated systems assign each transaction received for that day to a category. We generally post all transactions within a category, using the posting order or orders that apply to that category before we post any transactions assigned to the next category. Overdraft and returned item fees are assessed during the nightly posting process so the order in which we post transactions will affect the total number of overdraft of returned item fees incurred.

We start with the balance in your account at the beginning of the business day, subtract holds from your balance, and make any adjustments from prior days. Next, we generally add credits to your balance and then subtract debits from your balance.

Changing Posting Orders

You agree that we may determine in our discretion the orders in which we post transactions to your account.

You agree that we may determine in our discretion the categories, the transactions within a category, the order among categories, and the posting orders within a category. We sometimes add or delete categories, change posting orders within

categories and move transaction types among categories. You agree that we may in our discretion make these changes at any time without notice to you.

Posting Orders Determined at End of Day

We receive credits, debits and holds throughout the day. Regardless of when during the day we receive transactions for your account, you agree that we may treat them as if we received all transactions at the same time at the end of the business day.

During the day, we show some transactions as processing. As an example, we show some transactions as processing on the Account Details screen in Online Banking. Please note that transactions shown as processing have not been posted yet. The posting order for these transactions is determined at the end of the day, with the other transactions we receive for that day.

You should note that often we do not receive debits on the same day that you conduct them. As an example, when you use your debit card to pay for a purchase at a merchant and sign for the transaction, we usually receive an authorization request from the merchant the same day, but we might not receive the final debit card transaction for payment and posting until several days later.

We generally post credits and debits to your account, and report them on your statement, in a different order than the order in which you conduct them or we receive them.

Payable on Death (POD) Designation

You may designate to whom you wish funds in your account to be payable in the event of your death, subject to the following terms and conditions:

- Accounts held in the names of two or more persons (Account Owners) will become payable to the designated Payable on Death beneficiary or beneficiaries only upon the death of all account Owners.
- Where there is more than one beneficiary, the funds in your account will be paid to each of the beneficiaries.
- The share of any beneficiary who predeceases the account Owner(s) will be paid to the remaining beneficiary or beneficiaries, if there are any.
- You may change your designated beneficiary or beneficiaries at any time by submitting a request.

Payment made in accordance with provisions of your Payable on Death designation will discharge the Bank from liability for funds so paid, unless prior to payment the Bank has been served with a court order or other appropriate legal process restraining payment.

Post-Dated Checks

We agree not to pay an Item that you have postdated before the date shown on the Item only if we receive reasonable advance written notice from you before the Item is presented, and you follow the procedures for and pay the fees associated with a Stop Payment Order. Your notice to us must specify the payee, date, amount, and Item number and the fact that you have postdated it. Notices regarding postdated Items are effective only for six (6) months from the date of the Stop Payment Order, and must be renewed to continue to be effective beyond that time. You agree that we may return a postdated Item to the presenter before the date shown on the Item without liability for wrongful dishonor. We may pay or dishonor a check more than six (6) months old without prior notice to you.

Powers Of Attorney

An account owner granting a power of attorney over a Deposit Account is called the "Principal", and the person acting for the Principal is called the attorney-in-fact, or "Agent". We may refuse to accept a power of attorney for any reason, and we will require verification through direct contact with the Principal and the Principal's legal counsel. We may require the Agent to sign an affidavit stating that the power of attorney presented to us is a true copy and that the Principal continues to be alive and competent and that the relevant powers of the Agent have not been amended or terminated. The Agent is responsible to us if any information in an affidavit furnished to us is untrue or materially misleading or if the Agent exceeds the authority granted by the Principal in the power of attorney. The Agent is required to notify us in writing if the Principal or any other account owner dies or is declared incompetent. Upon death or declared incompetence of the Principal, the Agent's power of attorney ceases.

Prohibited Transactions

We strictly prohibit the use of any account to conduct transactions (including, without limitation, the acceptance or receipt of credit or other receipt of funds through an electronic funds transfer, or by check, draft, or similar instrument, or the proceeds of any foregoing) related, directly or indirectly, to federally controlled substances. You agree not to conduct any transactions through the account, which directly or indirectly involve or are related to federally controlled substances, including, without limitation, the acceptance or receipt of any funds or deposits in connection therewith. You also agree not to use your account or any other illegal activity.

Reclassification of Deposit Accounts

Under federal law, we are required to classify our deposits a certain way for regulatory reporting purposes. The following disclosure explains a change we may make to your Account that, ultimately, has no effect on your Account. We are simply changing the way we report deposit accounts to the government. The change to your Checking Account will not affect your available balance, interest earnings, FDIC insurance, or bank statement. The Account will consist of a checking sub-account and a savings sub-account, and the Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer

during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your Account is a plan on which interest is paid, your interest calculations remain the same. Otherwise, the savings sub-account will be governed by the rules governing our other savings accounts. This change will be transparent to you and will not affect your statement, any terms and conditions of your account, or any other items in your account.

Setoff

You agree that we have the right (without prior notice and when permitted by law) to set-off the funds in a Deposit Account against any amount due and payable to us by you. This right of set-off does not apply to your Deposit Account to the extent restricted or prohibited by law or contract.

Stale-Dated Checks

We may choose to pay or not to pay, or accept for deposit, any check presented more than 6 months after the date written on the check unless there is a valid stop payment order in effect. We are not responsible for any liability you may incur as a result of our decision to pay, not to pay or accept for deposit such an item.

Stop Payment Request

To place a stop payment order on a check or other Item ("Stop Payment Order"), you can use the Website after you login, or write to Customer Service, 4350 La Jolla Village Drive, Suite 140, San Diego, CA 92122. If you use the Website, you must fully complete the Stop Payment Request or the ACH Stop Payment Request Order form. If you use any other method to place the Stop Payment Order, your communication must include the exact amount of the check or other Item, the number of the check, your Deposit Account number, and the name of the payee. We cannot be responsible for the consequences of paying an Item if it is not described with reasonable certainty, or if we are not given reasonable time to place the stop payment. Our acceptance of a Stop Payment Order does not constitute a representation that the Item has not already been paid or that we have a reasonable opportunity to act upon the order. We require written or Website confirmation prior to accepting a Stop Payment Order.

Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Duration of Order. Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal.

Hold Harmless. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Unsigned Drafts. If you voluntarily give information about your Deposit Account (such as our routing and transit number and your account number) to a person who is seeking to sell you goods or services or collect a debt, we may consider any resulting debit as authorized by you, even if you did not physically deliver a check to the person or personally sign the instrument, unless you notify us to the contrary in accordance with our rules on Stop Payment Orders. If we receive pre-notification of a transaction, we will make a reasonable attempt to notify you of the pending transaction.

Cashier's Checks, We will accept a stop payment order for a Cashier's Check only if it has been lost, stolen or destroyed. We will not issue a replacement check sooner than 90 days after the issue date of the Cashier's Check.

Substitute Checks, Indemnified Copies, Images and Image Replacement Copies

In some cases, we may receive an indemnified copy of your original check, an image replacement document (IRD), a substitute check or an image of your check, instead of the original item. We may act upon presentment of an IRD, indemnified copy, substitute check or image of your check, and pay these items against your account, just as if the original item had been presented.

Unclaimed Property – Accounts Presumed Inactive or Abandoned

We define inactive as no customer initiated activity, other than interest posting, and no contact between the customer and the Bank for a minimum period of 24 months. If your account is dormant, the Bank may hold all statements on your account, but the Bank's normal maintenance, *service* and other fees will continue to be assessed except where prohibited and ATM and POS access may be blocked. Each state has laws that govern when accounts are considered "abandoned" and when we are required to send a customer's funds to the state. This definition may not be consistent with the laws of your state; however, in accordance with California State law, if an account remains in an inactive status for three years, the funds are considered abandoned. We will send you a letter if it's possible that your account is at risk of being transferred to the state. Dormant accounts (if interest bearing) will continue to earn interest, and will be subject to such service charges as may be shown on the Schedule of Fees herein. We will attempt to notify owners of inactive accounts with an e-mail notice to review their account and to communicate

with us about it. We will surrender the funds in your inactive account to the state of your last known address on file at the Bank if the account remains inactive for the time period designated by that state. Accounts with a foreign address on file will be surrendered to the state of California. Once the account is turned over to the state, you may reclaim the funds by presenting adequate proof of ownership to the appropriate state. We will have no further liability to you for such funds. When the funds in your account are delivered to the state, your account is closed, and no interest accrues. We encourage you to make sure your accounts remain active so you have full use of your accounts, and avoid the potential of having your account funds transferred to the state as "abandoned or unclaimed property".

Checking and Savings Accounts - Truth in Savings Disclosure

From time to time, we may offer you or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank's Website. All Checking and Savings accounts are variable accounts and these rates are subject to change without notice. This Truth in Savings disclosure refers to the Schedule of Fees herein.

Interest

If your account earns Interest, the following information applies unless otherwise specified in the description for your account type:

Rate Information:

- The interest rate and corresponding APY for savings and money market accounts are variable and are set at our discretion.
- Your interest rate and annual percentage yield may change.
- Fees may reduce earnings.
- At our discretion, we may change the interest rate on your account.
- We may change the interest rate on your account at any time.
- Interest rates and APYs for different balance ranges are listed on the Bank's website.
- We reserve the right to change balance ranges or apply the same interest rate to more than one range.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day.

Compounding and Crediting: Interest is compounded daily and calculated on a 365/366 day basis. Interest is credited on a monthly basis.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Right to require advance notice of withdrawals: For all savings accounts and all interest-bearing checking accounts, we reserve the right to require seven days' prior written notice of withdrawal. Although we usually pay withdrawals or checks without prior notice on these accounts, doing so does not mean that we give up that right.

Limitations on Withdrawals

The Bank may choose to impose limits on the number of certain types of withdrawals and transfers you can make each month from your savings or money market account. Please note, that these limits do not apply to withdrawals or transfers made at a branch, by mail or at an ATM. You can make no more than a combined total of six (6) per month or monthly statement cycle (subject to Available Balance) from among the following:

- Preauthorized transfers (including transfers for overdraft protection)
- Telephone transfers or other electronic transmissions
- Online Banking and Mobile Banking transfers or bill payment transfers
- Transfers by check, draft, debit card, if allowed on your savings account
- We count checks for the purposes of transaction limitations as of the date the check posts to your account (not as of the date you write them)

In addition, each time a transfer is paid against your account in excess of those allowed by the Bank, you will be assessed an "Excess Transaction or Withdrawal Fee". See Schedule of Fees herein.

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. If we close or convert your account, you will receive a separate communication from us informing you of our actions.

We may refuse to allow any withdrawals without the Bank creating liability to you, if we have a concern that one or more transactions on your account may have been unauthorized or fraudulent, if there is a dispute concerning the Deposit Account that makes us uncertain regarding the instructions that have been given, the Deposit Account is garnished or attached, the Deposit Account has been pledged to the Bank as collateral for a debt, the availability of the funds on deposit cannot be verified, any required documentation has not been presented, or you have failed to repay an obligation to us on time.

REFER TO THE ACCOUNT DESCRIPTION FOR YOUR ACCOUNT TYPE BELOW FOR ADDITIONAL IMPORTANT INFORMATION REGARDING YOUR ACCOUNT.

UFB Freedom Checking

Account Features:

- Interest-bearing account
- Free Online Banking
- No Bill Pay Fee
- Free Debit Card
- Up to $10.00 Domestic ATM Fees Reimbursed per month
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$1,999.99
  - $2,000-$9,999.99
  - $10,000-$24,999.99
  - $25,000-$49,999.99
  - $50,000-$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees**:** None

UFB Portfolio Money Market

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: $10.00, if average daily ledger balance falls below $5,000.

UFB Portfolio Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account**:** None

Monthly Maintenance Fees: None

InsureGuard+ Savings

Account Features:

- Interest-bearing account
- The InsureGuard+ Savings account is a variable rate account, which may change anytime without notice.
- No Non-Sufficient Fund or Overdraft Fee
- InsureGuard+ Savings is available to individuals who maintain an average daily balance of $500,000 or more in the IntraFi® Network of which $245,000 must be held in the InsureGuard+ Savings account. If total balances do not meet the InsureGuard+ Savings requirements for two (2) monthly statement cycles, you may no longer be eligible to participate in the InsureGuard+ Savings Program, and Axos may contact you to help determine an alternate Axos Product.
- IntraFi® Network Agreement required for this service.

Minimum Balance Required to Open the Account: $245,000.00
Monthly Maintenance Fees: None

Certificates of Deposits Accounts (CDs)

When you open a Certificate of Deposit Account, you agree to keep your funds in the account until the maturity date. You must deposit at least $1,000 to open a Certificate of Deposit Account. We provide a confirmation notice that serves as the certificate. Certificates of deposit are opened for a fixed amount and held for a specific term. Withdrawal prior to the maturity of the term selected will result in an early redemption fee which will substantially reduce the interest earned and could result in the loss of some of the principal.

Types of Certificate of Deposit (CD) Accounts

Interest rates on Certificate of Deposit Accounts will vary based on the term requested. The interest rate and annual percentage yield (APY) on the Certificate of Deposit Account is determined on the day we receive your application. This rate is reserved for a period of 5 business days to allow time for your deposit to arrive. Our current rates and annual percentage yields (APY) for time deposits as of today can be found at our Website, www.ufbdirect.com

Interest

We use the daily balance method to calculate the interest on your account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. We may change the interest rate from time to time, at our discretion. The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. You must maintain the entire balance in the account until maturity to obtain the disclosed annual percentage yield.

Terms

Terms for Certificates of Deposit are offered in monthly increments up to five years.

Maturity Options

Personal Certificate of Deposit (CDs) Accounts automatically renew for the same term and at the current interest rate then paid for the term in which the Account was renewed. Special 13-Month Certificate of Deposit will automatically renew for 12-Months and at the current interest rate. The current interest rates are always available on our Website. You may also email or call us on the maturity date and we can tell you what the interest rate will be for the next renewal term.

In the event you wish to close out your Certificate of Deposit Account at maturity, you can contact us via secure email, telephone or provide instructions in writing. Close out funds can be provided either by bank check or via a wire transfer. In the event you elect to transfer funds via a wire transfer, the Bank's Wire Transfer Form is to be completed and forwarded to the Bank, a fee will apply.

Grace Period

If the Certificate of Deposit Account automatically renews, you have 10 days from the maturity date that you can make changes to your CD's term, rate, or make additional deposits or withdraw funds without penalty before it automatically renews for the same term. This time period is referred to as the "Grace Period". Interest earned during one term that is not withdrawn during or within the ten day grace period immediately after that term is added to principal for the renewal term. If you close the Certificate of Deposit during the grace period, you will forfeit any interest accrued since the maturity date.

Early Withdrawal Penalty

You have contracted to keep your funds on deposit for the agreed term. You may not withdraw all or part of a CD except as provided in this Agreement. At our discretion, we may allow you to withdraw all or part of your funds at times other than the grace period. We withdraw interest before principal. Each time we permit you to make an early withdrawal of principal; we may charge you an early withdrawal penalty. If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

If we are required to pay an amount from your CD (i.e. levy or garnishment), we may charge you an early withdrawal penalty, calculated on the amount withdrawn from the CD.

Standard Early Withdrawal Penalty. On a Certificate of Deposit account we will impose a penalty if you withdraw any or all of the principal before the maturity date. The penalty imposed will be determined by the following schedule based on the number of days in the stated term. We calculate the standard early withdrawal penalty on the principal amount withdrawn. Please note that the term of the CD is the specified period of time you agreed to leave your funds on deposit – not the time remaining until maturity of your CD.

- CD term of 3 thru 5 months, one and a half months loss of interest, accrued or not;
- CD term of 6 thru 11 months, three months loss of interest, accrued or not;
- CD term of 12 thru 23 months, six months loss of interest, accrued or not;
- CD term of 24 thru 35 months, twelve months loss of interest, accrued or not;
- CD term of 36 thru 47 months, eighteen months loss of interest, accrued or not;
- CD term of 48 months or greater, twenty-four months loss of interest, accrued or not.

The above schedule applies to personal CD accounts only.

Legacy Accounts – No Longer Available

Airline Rewards Checking

Account Features:

- Receive free starter kit of checks (if ordered at account opening)
- Unlimited ATM Fees Reimbursed (excludes International ATM transactions)

Minimum Balance Required to Open the Account**:** No Minimum
Monthly Maintenance Fees: None

Premium CashBack Checking

Account Features:

- Earn up to 1.00% cash back on signature-based transaction purchases.
- Earn up to $2,000.00 per month in cash back on your signature-based transactions.
- Maintain a $1,500.00 Monthly Average Daily Balance to earn 1.00% cash back on signature-based transaction purchases. If your Monthly Average Balance falls below $1,500 you will earn .50% in cash back for the month.
- Cash back is calculated on net purchases (purchases minus returns or credits).
- Cash back will be calculated and paid on your monthly statement cycle date.
- Cash back is paid in the form of a deposit to your UFB Direct Premier CashBack Checking account. Your total Cash back earnings may be reported as miscellaneous income to the IRS on a 1099-MISC form.
- Merchants who accept Visa/MasterCard cards are assigned a merchant code which is determined by the merchant or its processor in accordance with Visa/MasterCard procedures based on the kinds of products and services they primarily sell. Bank of Internet cannot control how merchants choose to classify a transaction; Bank of Internet cannot guarantee a transaction will qualify. Super Markets, Super Stores, Grocery Stores, and Wholesale stores are EXCLUDED from the program.
- Unlimited ATM Fees Reimbursed (excludes International ATM transactions).

Minimum Balance Required to Open the Account**:** No Minimum
Monthly Maintenance Fees: None

UFB High Rate Money Market

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: $5,000
Monthly Maintenance Fees: $10 if average daily ledger balance falls below $5,000

UFB High Rate Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: No Minimum
Monthly Maintenance Fees: None

UFB Elite Money Market

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: $5,000
Monthly Maintenance Fees: $10 if average daily ledger balance falls below $5,000

UFB Elite Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: No Minimum
Monthly Maintenance Fees: None

UFB Rewards Money Market

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: $5,000
Monthly Maintenance Fees: $10 if average daily ledger balance falls below $5,000

UFB Rewards Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account**:** No Minimum
Monthly Maintenance Fees: None

UFB Premium Money Market
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account**:** $5,000
Monthly Maintenance Fees: $10 if average daily ledger balance falls below $5,000.

UFB Money Market Account
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0-$24,999.99
  - $25,000 or greater

Minimum Balance Required to Open the Account: No Minimum
Monthly Maintenance Fees: $10.00, if average daily ledger balance falls below $5,000.

UFB Premium Savings
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0-$24,999.99
  - $25,000 or greater

Minimum Balance Required to Open the Account**:** No Minimum
Monthly Maintenance Fees: None

UFB Savings Account
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0-$19,999.99
  - $20,000 or greater

Minimum Balance Required to Open the Account**:** No Minimum
Monthly Maintenance Fees: None

UFB Best Money Market

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: $5,000
Monthly Maintenance Fees: $10 if average daily ledger balance falls below $5,000

UFB Best Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: No Minimum
Monthly Maintenance Fees**:** None

UFB Preferred Money Market

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: $5,000
Monthly Maintenance Fees: $10 if average daily ledger balance falls below $5,000

UFB Preferred Savings

Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account**:** No Minimum
Monthly Maintenance Fees: None

UFB Premier Money Market

Account Features:

- Interest-bearing account

- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: $5,000
Monthly Maintenance Fees: $10 if average daily ledger balance falls below $5,000

UFB Premier Savings
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: No Minimum
Monthly Maintenance Fees**:** None

UFB Priority Money Market
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: $5,000
Monthly Maintenance Fees: $10 if average daily ledger balance falls below $5,000

UFB Priority Savings
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account**:** No Minimum
Monthly Maintenance Fees: None

UFB High Yield Money Market
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99

- $25,000–$49,999.99
- $50,000–$99,999.99
- >$100,000

Minimum Balance Required to Open the Account: No Minimum
Monthly Maintenance Fees: $10.00, if average daily ledger balance falls below $5,000.

UFB High Yield Savings
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account**:** No Minimum
Monthly Maintenance Fees: None

UFB Secure Money Market
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account: None
Monthly Maintenance Fees: $10.00, if average daily ledger balance falls below $5,000.

UFB Secure Savings
Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - $0–$9,999.99
  - $10,000–$24,999.99
  - $25,000–$49,999.99
  - $50,000–$99,999.99
  - >$100,000

Minimum Balance Required to Open the Account**:** None
Monthly Maintenance Fees: None

Time to Bring Legal Action

To the fullest extent permissible by applicable law, unless another time is provided in another provision of this Agreement, an action or proceeding by you to enforce an obligation, duty, or right arising under this Agreement or under applicable law must be commenced within one year after the cause of action accrues.

Dispute Resolution Program – Arbitration

(1) Claims Subject to Arbitration: Except as specified in paragraph (2) below, any dispute or claim between you and us must be arbitrated if either party elects arbitration of that dispute or claim. This agreement to arbitrate is intended to be broadly interpreted. It includes, but is not limited to:

- claims arising out of or relating to any aspect of the relationship between you and us, whether based in contract, tort, fraud, misrepresentation, or any other statutory or common-law legal theory;
- claims that arose before this or any prior agreement (including, but not limited to, claims relating to advertising or disclosures for any of our products or services);
- claims for mental or emotional distress or injury not arising out of bodily injury;
- claims asserted in a court of general jurisdiction against you or us, including counterclaims, cross-claims, or third-party claims, that you or we elect to arbitrate in the answer or other responsive pleading;
- claims relating to the retention, protection, use, or transfer of information about you or any of your accounts for any of our products or services;
- claims relating to communications with you, regardless of sender, concerning any of our products or services, including emails, automatically dialed calls, calls with prerecorded or artificial voice, and text messages; and
- claims that may arise after the termination of this Agreement.

In this arbitration provision only, references to “we" and “us” mean the financial institution and its past, present, and future parents, subsidiaries, affiliates, and each of these entities’ predecessors, successors, assigns, agents, and employees. In this arbitration provision only, references to “you” mean the account owners, all authorized or unauthorized users or beneficiaries of the account, each of those person's assignees, heirs, trustees, agents, or other representatives, and if the account owner is a business, the account owner's parents, subsidiaries, affiliates, and each of those entities' predecessors, successors, assigns, agents, and employees. This arbitration agreement does not preclude you or us from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against you or us on the other's behalf. Nor does this arbitration agreement preclude either you or us from exercising self-help remedies (including setoff), and exercising such a remedy is not a waiver of the right to invoke arbitration of any dispute. **You and we each waive the right to a trial by jury or to participate in a class action whenever either you or we elect arbitration.** This agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this agreement.

(2) Claims Not Subject to Arbitration: You and we agree that the following disputes or claims cannot be arbitrated:

- claims arising from bodily injury or death;
- claims seeking only individualized relief asserted by you or us in small claims court, so long as the action remains in that court and is not removed or appealed de novo to a court of general jurisdiction;
- claims to collect debts owed pursuant to an extension of credit under a separate agreement or note (such as a separate loan agreement, promissory note, guaranty, mortgage, or deed of trust), including, without limitation (a) the exercise of self-help remedies when permitted by applicable law, (b) the initiation of judicial or non-judicial foreclosure against real or personal property, (c) the exercise of any power of sale rights, or (d) the petitioning for the appointment of a receiver or similar relief;
- disputes over the scope and enforceability of this arbitration provision, including whether a dispute or claim can or must be brought in arbitration or whether paragraphs (7) or (8) of this arbitration provision have been violated; and
- disputes over whether paragraphs (3) or (4) of this arbitration provision has been violated, for purposes of awarding relief that a court can award under those paragraphs.

(3) Pre-Arbitration Notice of Disputes and Informal Resolution: Before either you or we commence arbitration, the claimant must first send to the other a written Notice of Dispute (“Notice”). The Notice to us should be sent by U.S. mail or professional courier service to: 4350 La Jolla Village Dr., Suite 140, Attention: Office of the Chief Legal Officer, San Diego, CA 92122 (“Notice Address”). The Notice to you will be sent to your address on file with your account. The Notice must (a) include the claimant’s name, phone number, and mailing and email address, as well as the account number(s) at issue; (b) describe the nature and basis of the claim or dispute; and (c) set forth the specific relief sought. The Notice must be personally signed by you in ink (if you are the claimant) or by our representative (if we are the claimant). To safeguard your account, you might be required to provide both your authentication and consent for us to discuss your account or share your account information with anyone but you, including an attorney (“Authentication and Consent”).

Whoever sends the Notice must give the other party 60 days after receipt of a complete Notice (including your Authentication and Consent, if required) to investigate the claim. During that period, either you or we may request an individualized discussion (by phone call or videoconference) regarding settlement (“Informal Settlement Conference”). You and we must work together in good faith to select a mutually agreeable time for the Informal Settlement Conference (which can be after the 60-day period). You and our representative must both personally participate, unless otherwise agreed in writing. Your and our lawyers (if any) also can participate.

Any applicable statute of limitations or contractual limitations period will be tolled during the “Informal Resolution Period.” The Informal Resolution Period is the number of days between the date that a complete Notice (including Authentication and Consent, if required) is received by the other party and the later of (i) 60 days later or (ii) the date the Informal Settlement Conference is completed, if timely requested.

(4) Commencing Arbitration: An arbitration proceeding cannot be commenced until after the Informal Resolution Period has ended and the pre-arbitration requirements in paragraph (3) have been satisfied. (Paragraph (8) has additional requirements for commencing certain coordinated arbitrations.) A court will have authority to enforce this paragraph (4), including the power to enjoin the filing or prosecution of arbitrations without first providing a complete Notice and participating in a timely requested Informal Settlement Conference. The court also may enjoin the assessment or collection of arbitration fees incurred as a result of such arbitrations. Further, unless prohibited by applicable law, the arbitration provider shall not accept or administer any arbitration or assess any fees in connection with an arbitration unless the claimant has complied with the Notice and Informal Settlement Conference requirements of paragraph (3).

(5) Arbitration Procedure: The arbitration will be governed by the Consumer Arbitration Rules ("AAA Rules") of the American Arbitration Association ("AAA"), as modified by this arbitration provision, and will be administered by the AAA. (If the AAA is unavailable or unwilling to administer arbitrations consistent with this arbitration provision, another arbitration provider shall be selected by the parties or by the court.) The AAA Rules are available online at www.adr.org or by writing to the Notice Address.

Unless you and we agree otherwise, any arbitration hearings will take place in the county of your address on file with your account. If appropriate, the arbitrator may hold hearings by telephone or videoconference or decide matters on the basis of papers submitted by the parties. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

Except as provided in paragraph (7) below, the arbitrator shall apply the same substantive law that a court would apply and can award the same individualized remedies (including statutory damages and statutory attorney's fees and costs) that a court could award under applicable law or this Agreement. The arbitrator may consider rulings in arbitrations involving different customers, but an arbitrator’s ruling will not be binding in proceedings involving different customers. As in court, you and we agree that any counsel representing someone in arbitration certifies that they are complying with the requirements of Federal Rule of Civil Procedure 11(b), and the arbitrator is authorized to impose any sanctions available under that rule, the AAA Rules, or applicable federal or state law against all appropriate represented parties or counsel.

(6) Arbitration Fees: We will pay all AAA filing, administration, case-management, hearing, and arbitrator fees (“AAA Fees”) if we initiate an arbitration. If you initiate arbitration of claims of $10,000 or less, we will pay the AAA Fees, so long as you have fully complied with the requirements in paragraph (3). In such cases, we will pay the filing fee directly to AAA upon receiving a written request from you at the Notice Address or, if AAA requires you to pay the filing fee to commence arbitration, we will send that amount to the AAA and request that the AAA reimburse you. If, however, the arbitrator finds that you or your counsel have violated the standards of Federal Rule of Civil Procedure 11(b)), then the payment and allocation of AAA Fees will be governed by the AAA Rules, and you may be required to reimburse us for AAA Fees that we paid on your behalf.

Notwithstanding the foregoing, if Coordinated Arbitrations as described in Paragraph (8) below are brought against us, we will pay only that portion of the AAA Fees required by the AAA rules, and only as set forth in Paragraph (8) below and otherwise in this Agreement. In such an instance, you will be required to pay your portion of the AAA Fees as required by the applicable AAA rules. Additionally, if you initiate individual claims seeking in excess of $10,000, you will be required to pay your portion of the AAA Fees as required by the applicable AAA rules.

(7) Requirement of Individual Arbitration: The arbitrator may award relief (including damages, restitution, and declaratory or injunctive relief) only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR OUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING. Further, unless both you and we agree otherwise, the arbitrator may not consolidate the claims of more than one person (except for the claims of co- or joint account owners pertaining to that account), and may not otherwise preside over any form of a representative, class, or private attorney general proceeding. If, after exhaustion of all appeals, any of these prohibitions on non-individualized relief and proceedings or on consolidation are found to be unenforceable, then all other aspects of the case must be arbitrated first. After completing arbitration, the remaining (non-arbitrable) aspects of the case will then be decided by a court.

(8) Coordinated Arbitrations: If 25 or more claimants submit Notices or seek to file arbitrations raising similar claims and are represented by the same or coordinated counsel (whether the cases are pursued simultaneously or not), all the cases must be resolved in staged proceedings. You agree to this process even though it may delay the arbitration of your claim. In the first stage, we and claimants’ counsel will each select up to 25 cases (50 cases total) to be filed in arbitration and resolved individually by different arbitrators. In the meantime, no other cases may be filed or proceed in arbitration, and the arbitration administrator must not assess or demand payment of fees for the remaining cases or administer or accept them.

The arbitrators are encouraged to resolve the cases within 120 days of appointment or as swiftly as possible thereafter, consistent with fairness to the parties. After the first stage is completed, the parties must engage in a single mediation of all remaining cases, with us paying the mediation fee. If the parties cannot agree how to resolve the remaining cases after

mediation, they will repeat the process of selecting and filing up to 50 cases to be resolved individually by different arbitrators, followed by mediation.

If any claims remain after the second stage, the process will be repeated until all claims are resolved, with four differences. First, a total of 100 cases may be filed in the third and later stages. Second, the cases will be randomly selected. Third, arbitrators who decided cases in the first two stages may be appointed in later stages if different arbitrators are not available. Fourth, mediation is optional at the election of both us and claimants' counsel.

Between stages, counsel will meet and confer regarding ways to improve the efficiency of the staged proceedings, including whether to increase the number of cases filed in each stage. Either party may also negotiate with the arbitration administrator regarding the amount or timing of arbitration fees.

If this paragraph applies to a Notice, the Informal Resolution Period for the claims and relief set forth in that Notice will be extended (including the tolling of any limitations periods) until that Notice is selected for a staged proceeding, withdrawn, or otherwise resolved. A court will have the authority to enforce this paragraph, including by enjoining the mass filing, the prosecution or administration of arbitrations, or the assessment or collection of arbitration fees.

This paragraph is intended to be severable from the rest of this arbitration provision. If, after exhaustion of all appeals, a court decides that the staging process is not enforceable, then the cases may be filed in arbitration and the payment of arbitration fees will be assessed as the arbitrations advance and arbitrators are appointed rather than when the arbitrations are initiated.

(9) Military Lending Act: If you are a covered member of the armed forces or the dependent of a covered member within the meaning of the Military Lending Act and your Agreement with us involves an extension of consumer credit under that Act, then you are not required to arbitrate disputes.

Forum Selection

Except for claims to collect debts owed pursuant to an extension of credit under a separate agreement or note, unless you and we agree otherwise, to the greatest extent permitted by law, the state and federal courts in San Diego, California will have exclusive jurisdiction over any disputes (except for disputes brought in small claims court) that are not subject to arbitration or over any action involving the applicability or enforceability of the section entitled Dispute Resolution Program – Arbitration. You and we consent to the jurisdiction of those courts and waive any objections as to personal jurisdiction or as to the laying of venue in such courts due to inconvenient forum or any other basis or any right to seek to transfer or change venue of any such action to another court.

Funds Availability Disclosure for Personal Accounts

Your Ability to Withdraw Funds

This policy applies to deposits into accounts that are opened at the Bank. All deposits are processed at the Bank's processing facility located in San Diego, CA, and are received either electronically or through the mail. Please do not send cash deposits. In the event Bank receives cash deposits, you agree that Bank's determination of the amount of the deposit will be conclusive. The Bank is responsible for mailed deposits only after the Bank has received them. The Bank is not liable for any deposits, including cash, lost in the mail. Remember: when you use the U.S. mail to make a deposit, you will need to allow extra time for the deposit to reach us.

The Bank's policy is to make funds from certain electronic deposits available to you on the business day the Bank receives the deposit. However, the Bank may delay the availability of funds from your check deposits to afford us time to verify the deposit and ensure the funds are collected. During the delay, you may not withdraw the funds and the Bank will not use the funds to pay checks you have written or other debits against the account that you have initiated, such as electronic bill payments.

Determining the Availability of a Deposit

The length of the delay is counted in Business Days from the day of your deposit. Every day is a Business Day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day your deposit is received by the Bank. However, if you make a deposit after our cutoff time or on a day we are not open, we will consider the next business day we are open to be the day of your deposit. The availability of your deposit varies depending on the type of deposit and is explained below.

Our deposit cutoff times are as follows:

- Branch deposits:
  - California: 5pm Pacific Time for same-day processing
  - Nevada: 5pm Pacific Time for same-day processing (does not accept cash transactions)
- Axos ATM deposits:

  - Axos Bank ATMs: 5pm Pacific Time for same-day processing
  - Non-Axos Bank ATMs: 2:30pm Central Time for same-day processing
- Check deposits made via the Mobile Banking app: 3pm Pacific Time

Electronic credits (such as Direct Deposit or account transfers): Credit received at least 2 days before the settlement date, will be posted by 8:30am Central on the date specified as the settlement date

This funds availability policy does not apply to checks drawn on banks located outside the United States of America.

Same Day Availability

Funds from electronic direct deposits to your account will be available on the same day the Bank receives the deposit.

Interbank Transfers initiated from your Online Banking account will be made available upon actual and final credit of the funds. This is typically within 3 to 5 Business Days.

Next-Day Availability

Funds from the following deposits on established accounts are available on the first Business Day after the day of your deposit:

- U.S. Treasury Checks that are payable to you
- U.S. Postal Service Money Orders that are payable to you
- Wire Transfers
- Checks drawn on the Bank

If you make a deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash
- State and local government checks that are payable to you
- Cashiers, certified
- Federal Reserve Bank checks

If you do not make your deposit in person to one of our employees (for example you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

If you make your deposit at a nonproprietary ATM (an ATM **not** owned or operated by Axos Bank), funds from these deposits will be available no later than the fifth business day after the banking day of deposit.

Note: At its discretion, the Bank may decline to accept any item for deposit.

Other Check Deposits

Checks are available as follows:

Checks: The first $275 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds from a deposit of checks will be available on the second business day after the day of your deposit. For example, if you deposit a check of $700 on Monday, $275 of the deposit is available on Tuesday. The remaining $425 is available on Wednesday.

If we are going to take longer to make all of the funds from these types of deposits available as disclosed above, we will notify you by mail or e-mail within one business day after we receive your deposit. We will also tell you when the funds will be available.

Longer Delays May Apply

In some cases, we will not make all funds that you deposit by check available to you by the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposits, however, may be available no later than the first business day after your deposit. If we are not going to make all funds from your deposit available by the first business day after the day of your deposit, we generally notify you by mail or e-mail if the Bank delays your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. If you need the funds from a deposit right away, you should ask when the funds will be available.

We may delay the availability of funds you deposit by check for a longer period under the following circumstances:

- The Bank believes a check you deposited will not be paid;
- You deposited checks totaling more than $6,725 on any one day;

- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer equipment.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) days your account is open:

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash and wire transfers will be available the first business day after the day of your deposit. The first $6,725 of a day's total deposits of traveler's, cashier's, certified, teller's and federal, state and local government checks will be available the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the check is deposited into an account held by the payee and in person to an employee of the bank. The excess over $6,725 will be available on the seventh (7th) business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first $6,725 will not be made available until the second business day after the deposit.
- Funds from all other check deposits will be available on the seventh (7th) business day after the day of your deposit.

NOTE: A five (5) business day hold will be placed on your initial deposit when the Bank is initiating the transfer via the automated clearing house from your external bank account on your behalf.

Cash Withdrawal Limitations

If we delay availability of your deposit, we place certain limitations on withdrawals in cash. In general, $275 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total of $550 of other funds becoming available on a given day is available for withdrawal in cash at or after (time no later than 5:00 pm (PT)) on that day. Any remaining funds will be available for withdrawal in cash on the following business day.

Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you deposited it.

Deposits at Non-Axos Bank ATMs

Non-Axos Bank ATMs are part of ATM networks owned or operated by other financial institutions. You can use your card to deposit funds to accounts linked to your card as primary checking and primary savings. Deposits made at a non-Axos ATM by cash or check will be made available for withdrawal not later than the fifth business day following the banking day on which the funds are deposited. All ATMs that we own or operate are identified as our machines.

IMPORTANT CHECKING ENDORSEMENT STANDARDS FOR CONSUMER ACCOUNTS

Your compliance with the Bank's endorsement standards is necessary to help assure that the checks you deposit will be cleared on a timely basis. UFB Direct’s endorsement standards are:

Customer endorsements must be placed on the reverse side of the check where indicated by preprinted format.

The remaining area of the check cannot contain any preprinted, stamped or handwritten customer information.

Some checks or drafts may require personal endorsement.

Check 21 - Substitute Checks and Your Rights

What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes the rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding Substitute Checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, NSF check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within 10 business days after we receive your claim and the remainder of your refund (plus interest if your account earns interest) no later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do you make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss, and
- A copy of the substitute check and/or the following information to help us identify the substitute checks: the check number, the name of the person to whom you wrote the check and the amount of the check.

Overdrafts and Nonsufficient Funds

When we determine that you do not have enough available funds (available balance plus any linked overdraft protection accounts) in your account to cover an Item (including an ATM or Debit Card transaction), then we consider the item an insufficient funds item. If you have enrolled in our optional Overdraft Line of Credit Program and have enough funds in the linked account under the Overdraft Line plan, we transfer funds to cover an item (including a check or an ATM or Debit Card transaction) or we transfer all of the funds in your line of credit if there is not enough to cover all the items (including a check or an ATM or Debit Card transaction). You may also establish a link from your checking account to a savings account or money market account to cover the shortfall in your checking account. Otherwise, without notice to you, we either authorize or pay the insufficient item and overdraw your account (an overdraft item) or we decline or return the insufficient item without payment (a returned item). All types of items, including Bank fees, may overdraw your account. We will look first to a linked account if you have established one, then to the Overdraft Line of Credit Program if you have enrolled, and then our standard overdraft program when determining to pay or return insufficient funds items.

We pay overdrafts at our discretion, which means we do not guarantee that we will always, or ever, authorize and pay them. If we authorize or pay an item and create an overdraft, you must pay back any overdraft immediately. Each Owner will be jointly and severally liable to pay back any overdraft created by any account Owner, even if the Owner did not write the check, initiate the transaction, benefit from it or make any deposits to the account. If we overdraw your account to pay items on one or more occasions, we are not obligated to continue to paying future insufficient funds items. We may also close your account due to overdraft activity. See Closing an Account. You agree that we may apply deposits (including, but not limited to, Social Security and similar benefits) to overdrafts without notice to or consent from you, unless the law states otherwise.

We may charge you a fee regardless of whether we authorize, pay or return an item. We may assess this fee for each item we authorize, pay or return. This means that if a merchant makes a second or third attempt to be paid after its first attempt is returned, we will treat it as separate Item subject to a separate fee if we pay or return it. See our Schedule of Fees herein.

Overdraft Protection

The Bank Offers overdraft protection services that may protect your account against overdrafts in the event you do not have sufficient available funds to cover an item authorized or presented for payment. Overdraft protection may be less costly than paying overdraft or Non-sufficient return item fees.

- *Overdraft Protection By Linked Accounts* – With this plan, you authorize the Bank to make an automatic transfer from your savings account to cover items presented for payment against non-sufficient funds to your designated checking account. These automated transfers are considered limited transfers and each transfer is counted as one of the six transfers from a savings account allowed per calendar month.

A transfer occurs from your savings account to cover items presented against non-sufficient funds. Transfers are made for the exact amount to cover the shortfall in Available Funds. If there are not enough funds to cover the Item, no transfer will be made.

Electronic Fund Transfer (EFT) Services

General Rules and Definitions

This agreement (the "EFT Agreement") governs your use of Electronic Funds Transfer Services described below ("EFT Services") that are available for the Accounts opened through the Bank Website (the "Website"). The following provisions apply only to accounts established primarily for personal, family, or household purposes. This EFT Agreement describes your rights as well as your responsibilities and as such should be read carefully. We recommend that you keep the EFT Agreement for future reference.

Definitions. In this EFT Agreement, "Checking Account" means a Demand Deposit account (DDA), a Negotiable Order of Withdrawal (NOW) account, a Savings account and a Money Market account at the Bank that you open through the Bank website; "Account" includes any Checking, Certificate of Deposit, or Savings account at the Bank opened through the Website or in person; "Card" means an automated teller machine card and/or a VISA debit card that accesses your Checking, Savings, Money Market, or NOW account; "PIN" means the personal identification number you use in connection with your Card; "Password" means the password you use to access the Website and your Bank Accounts through a personal computer or other electronic terminal; "Access Device" means your Card, Password, or other device or code we make available to you to access your Accounts; "Business Day" means Monday through Friday, except federal holidays; and "Authorized User" means any person you authorize or permit to use your Card, Password or other Access Device to access your Accounts, whether that person uses the Access Device to obtain information or to conduct a transaction.

This EFT Agreement is part of the Banking Documents. Other terms used in this EFT agreement may be defined elsewhere in the Banking Documents.

- ATM Safety
- Funds Transfers
- Other Electronic Fund Transfer Services
- Liability For Unauthorized Electronic Transfers
- Other Electronic Fund Transfer Services

Types of Transactions

We offer the following types of Electronic Fund Transfers (EFT) Services for your Checking Account.

Direct Deposits.

You can arrange for direct deposits to your checking and savings account(s).

Preauthorized Credits/Debits.

We accept, on your behalf preauthorized Credits/Debits drawn on your Deposit Accounts which allow unrestricted activity. Through our electronic bill payment service, you are able to electronically transfer funds from your Deposit Account to other parties, provided the account allows such activity. We may conduct these transactions via Automated Clearinghouse (ACH) transfer. We may also accept and direct funds by wire transfer. Each of these services has unique fees associated with the transaction. Please consult our Schedule of Fees herein. When you provide the party initiating the withdrawal or deposit with advance authorization to make recurring ACH transfers to or from your Account, the transfers are referred to as "preauthorized transfers." Because these preauthorized transfers are performed electronically through the ACH, they are governed by federal regulations pertaining to EFT Services, which entitle you to certain benefits and protections in connection with the EFT Services, such as the right to receive a copy of your written authorization to make preauthorized transfers from your Account from the party that obtains it.

ATM and Point-of-Sale Transactions.

ATM Transactions**.** ATM Cards issued by us to you remain our property and you may be requested to return the Card to us at any time for any reason. Each card is used in conjunction with an authorizing Personal Identification Number ("PIN"). To guard against someone initiating a transaction that you have not authorized, you must take all reasonable precautions to prevent any other person from learning your PIN. If you permit or authorize another person to use your Card and PIN, you will be liable for all resulting transactions. You may use your Card at ATMs which are a part of an Electronic Funds Transfer service network to which the Bank belongs ("EFT network"). ATM withdrawals are available up to the daily authorization limits disclosed below, provided the available balance in the Deposit Account associated with your card is greater than or equal to the amount requested, plus any fees that may be charged along with the cash disbursement.

- Withdraw cash from your Checking Account.
- Find out your Checking Account balances.
- Transfer funds between your own accounts at the Bank (if available on the ATM in use).
- Withdraw cash from your Savings Account.

- Make deposits to your own accounts.

Note: We cannot assure that a specific ATM or EFT network will perform or permit all the above transactions. In addition, some or all transactions may be subject to a surcharge assessed by the terminal owner. Some fees and/or charges assessed by the terminal owner may be reimbursed to you in accordance with our published Schedule of Fees herein. Also, a specific ATM or EFT network may not provide you with access to all of your Accounts or may automatically post withdrawals to certain account types (such as checking), rather than the account you selected. If you have a question regarding whether a certain ATM or EFT network will process a transaction, sign on to your online banking, call, e-mail or write us.

Point-of-Sale Transactions. You may use your Visa debit card to purchase goods and services from merchants that participate in certain EFT networks and have agreed to accept your Card as a means of payment. Purchases made with your Card are referred to as point-of-sale ("POS") transactions, and will be charged against your Checking Account. POS withdrawals may, at the Bank's discretion, be authorized even when the available balance is not sufficient.

Other Electronic Transfers.

Transfers to Your Other Accounts at the Bank. You may transfer funds to a Savings, Money Market, or Checking Account on the Website by logging into online banking.

Transfers to Third Parties. You can transfer funds from your Account to third parties ("Recipients") by entering payment instructions through our online banking Bill Payment Service. Once the transfer has occurred, it is irrevocable. Transfers using Zelle, Venmo, or a similar peer-to-peer payment provider may be susceptible to fraudulent activity. Please take care before authorizing any payments and ensure the recipient is someone you trust. We are not responsible if you authorize a payment that was fraudulently induced. We consider all payments to be authorized transactions unless you notify us immediately of unauthorized access to your account. Unauthorized transactions mean transactions initiated by someone other than you without your permission. If you have reason to believe that someone has your login credentials to have permission to make transactions, you must contact us immediately at 888.502.2967 or else any transactions initiated by that person will be considered authorized.

Terms Relating to Goods and Services Purchased using Electronic Transfers with an ATM or Visa Debit Card.

No Liability. The Bank is not responsible in any way for any goods or services you decide to purchase, including without limitation, their quality, safety, legality or delivery. The Bank will not become involved in any dispute involving such goods or services. You also agree to release the Bank and their respective directors, officers, employees and agents from any and all claims, demands and damages between persons using and accepting the Bank's ATM and Visa Debit Cards issued to you, including any claims, demands or damages arising out of or related to the purchase or sale of goods or services.

Rejected Funding Transactions. Payments are made solely out of funds on deposit with the Bank in accordance with the Banking Documents. If you fund your account through a credit card or ACH transaction, you may not dispute that transaction if you have transferred funds out of your account. If you are the recipient of a transfer from another Bank customer, and the sender reverses or charges back a transaction used to fund your transfer, Bank immediately and without notice or presentment may debit your account for the amount of the transfer, regardless of whether your account has a sufficient balance to fund the transaction. You are responsible for any overdraft created because of the reversal. You may incur interest, fees and charges in accordance with the Banking Documents if there are insufficient funds in your designated Account to cover such amount.

Limitations on Payments. The Bank may terminate access to the Bank's ATM and/or Visa Debit **Card Services at any time for any reason, including without limitation (i) with respect to any recipient of transfers, if the Bank believes in its sole discretion that there are an excessive number of disputes involving customer use, or (ii) with respect to any third party, if the Bank** believes in its sole discretion that the third party has initiated disputes without reasonable cause or in bad faith. The Bank also may reject a transaction or restrict your access to the Website to make further transactions at any time if it believes the security of your accounts or the Website is at risk or any fraudulent or illegal activity may be occurring, including evidence of unusual activity in your accounts.

Limitations on Transfers

Your Card transactions will be subject to daily limits as follows*:

- Cash withdrawal from an ATM using an ATM card - $310.00
- Cash withdrawal from an ATM using a Visa® Debit card - $1,010.00
- Point-of-sale transaction using your Visa® Debit card - $2,500.00

* For security reasons, we may further limit these amounts from time to time without notice. Non-sufficient funds activity involving an ATM or Visa Debit Card may result in decreased daily limits or revocation of the card.

Charges for Use of Your Card. We do not charge you a fee to use your Card at an ATM or to make a POS transaction. However, ATM transactions may be subject to a fee or surcharge assessed by the terminal owner, for which you will be reimbursed by the Bank up to the amount per month which corresponds to the type of account you have.

Preauthorization Payments Holds

When you use your Card at a point of sale location or when you use the Visa or other network enhancement feature of the Cards to obtain goods or services or to obtain cash, the merchant may attempt to obtain preauthorization from us for the transaction. When the preauthorization is approved by us, we immediately place a hold on your account to debit the preauthorized amount. The amount you actually approved or signed for may vary in some cases from the amount of the actual purchase, depending on the merchant's request. If the preauthorization request varies from the amount of the actual transaction, payment of the transaction (which usually occurs within two to five days) will adjust the amount previously deducted from your designated Account. The hold placed on your account will affect the available balance in your designated Account to pay checks or for other electronic fund transfers. Since all transactions are immediately posted to your designated Account, please check your available balance on the Website. We will not be responsible for damages for wrongful dishonor if any items are not paid because the amount requested by the merchant was different from the actual amount you approved.

Using your Card for International Transactions

If you use your Card to obtain cash or to purchase goods or services in another country (even if you are physically located in the United States), the amount of the charge in foreign currency will be converted to a U.S. dollar amount by the applicable network (e.g. Visa, MasterCard, etc.). In making this conversion, the network will use the procedures set forth in its operating regulations. Conversion to U.S. dollars may occur on a date other than the date of the transaction; therefore, the currency conversion rate may be different from the conversion rate in effect on the transaction date. You understand that we do not determine the currency conversion rate that is used, and we do not receive any portion of the currency conversion rate.

Documentation of Transfers

Receipts: You have a right to receive a receipt at ATMs and POS terminals that accept your ATM and/or Visa debit cards each time you make a transaction.
Preauthorized Credits: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 877.472.9200 to find out whether or not the deposit has been made.
Periodic Statements: You will also be able to view your bank statement and transaction history on the Website.

Lost or Stolen Card or Unauthorized Transactions

Notify us immediately if your ATM Card, Visa Debit Card or PIN or other access code has been lost or stolen or used without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all your money in your account plus your maximum Overdraft Line of Credit.

In Case of Errors or Questions about Your Electronic Transfers

Telephone Customer Service at 1-877-472-9200, email, or write us at UFB Direct, P.O. Box 509127, San Diego, CA 92150, as soon as you can if you think your online statement or receipt is wrong or if you need more information about a transfer listed on the online statement or receipt. We must hear from you NO LATER than 60 days after your FIRST online statement on which the problem or error has appeared. In your communication to us, be prepared to provide us with the following information:

- Your name and Account number (if any).
- A description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct the error, promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts, point-of-sale, or foreign-initiated transactions) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your questions or complaint in writing and we do not receive it within 10 business days, we may not credit your account.

For disputes involving the unauthorized use of your Visa Debit Card for Visa point-of-sale transactions, we will provisionally credit your Account within 5 business days. Under the Visa Rules, we may withhold provisional credit to the extent allowed under applicable law if we determine that the circumstances or account history warrants the delay. The Visa Rules do not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed over the V network.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Electronic Transaction Cancellations

If you have arranged with us in advance to make regular periodic payments out of your designated Account using our Electronic Bill Payment Service, you can stop any of those payments by following these procedures:

- Sign on to the Website and cancel the future payments using the procedure as called for in the Bill Payment section.
- Call Customer Service, write the Bank, or e-mail in time for us to receive your request three or more business days before the payment is scheduled to be made. If you call, we may require you to put your request in writing so that it reaches us within 14 days after your call.

NOTE: This section does not apply to stop payment orders for checks.

Liability of Bank for Failure to Stop Payment of Preauthorized Transfer

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Your Liability for Unauthorized Electronic Funds Transfers

TELL US AT ONCE if you believe your ATM and/or Visa Debit Card or any other Access Device has been lost or stolen or if you think your PIN or Password is no longer secure or confidential. Telephoning us is the best and fastest way of keeping your possible losses down. During business hours you may call 1-877-472-9200 to report your ATM/Visa Debit Card lost or Stolen.

You can lose no more than $50.00 if someone used your Card without your permission, if you tell us within two business days, subject to Visa's Zero Liability policy. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or other Access Device, and we can prove we could have stopped the unauthorized transactions if you had told us, you could lose as much as $500.00. Also if your on-line statement shows transactions that you did not make, TELL US AT ONCE. If you do not tell us within 60 days after the daily transactions (Periodic Statement) are provided to you on the Website, you may not get back any money you lost after the 60 days if we can prove that we could have prevented the transactions if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, let us know. We may extend the time periods.

You agree that you will not reveal your User ID, Password, PIN, or any other Access Device to any person not authorized by you to use your Access Devices; not write your PIN or Password on your ATM and/or VISA Debit Cards or on any item kept with your Access Devices; and not leave a computer terminal unattended after you have logged in using your Password or other Access Device.

Our Liability for Failure to Complete Electronic Funds Transfers

If we do not complete a transaction from your consumer account on time or in the correct amount, according to our agreement with you, we will be liable for your losses or damages only directly caused by this failure. However, there are some exceptions. For instance, we will not be liable if:

Through no fault of ours, you do not have enough available funds in your Account, including any available overdraft line of credit, to make the transaction.

- The automated teller or cash dispensing machine does not have enough cash.
- Any terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- Circumstances beyond our control (such as fire, flood or riot) prevent the transaction, despite reasonable precautions that we have taken.
- In the case of pre-authorized credits, the data from the third party is not received, is incomplete or erroneous.

Amendments

If you do not agree to a change or amendment to this EFT Agreement, you must notify us prior to the effective date of the change or amendment and cancel your EFT Services and surrender or destroy your Access Devices.

Termination

We may terminate EFT Services, in whole or in part, without notice, due to your default or as a security precaution. If you or we cancel this EFT Agreement you must surrender or destroy your Card or any other Access Device issued to you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

Transactions not Subject to Electronic Fund Transfer Act or Regulation E

Electronic transfers made from an account used for business purposes, regardless of account ownership, are not subject to the Electronic Funds Transfer Act, Regulation E or to the error resolution procedures set forth herein. You must notify us at once of any unauthorized or erroneous electronic transactions not subject to the Electronic Fund Transfer Act or Regulation E shown on your statement or a notice. Your notice must be in writing, must include a statement of relevant facts and must reach us no later than 60 days after the date of the statement or notice on which the erroneous transaction appears.

ATM Safety Tips

The suggestions that follow offer some simple tips on protecting your card and PIN and on exercising care when using an ATM. Please review them carefully,

Protect Your ATM Card and Personal Identification Number (PIN)

- Always protect your card by keeping it in a safe place. If your card is lost or stolen, contact us immediately.
- Always protect your PIN. You should never give your PIN to anyone and you should never write your PIN anywhere, especially on your card. If you choose your own PIN, avoid using obvious numbers such as telephone numbers, addresses, or birthdates.
- Never give someone information about your card or PIN over the telephone. If someone is asking for this information, refuse and immediately contact us.

Be aware of Your Surroundings at ATMs

- Look around when you walk up to the ATM or exit the ATM. If you notice anyone or anything suspicious or that you deem unsafe, such as the lighting around the ATM not working, use another ATM or return later.
- While at the ATM, enter your PIN discreetly; shield the keypad with your hand or body. After completing your transaction, be sure to put your card away, cash, and transaction record before exiting the ATM area. Count the cash later in the safety of your locked car or home.
- When you enter or exit an ATM in an enclosed area, be sure you close the entry door completely. Do not open locked ATM vestibule doors for others or allow any unknown persons to enter the ATM area when you are making your transaction. Authorized customers should have their own access.
- When you use a drive-up ATM, be sure your passenger windows are closed and doors are locked.
- If you must use an ATM at night, consider taking someone with you.

Other Electronic Fund Transfer Services:

Funds Transfer Services

The following provisions apply to funds transfers you send or receive through UFB Direct "the Bank", but do not apply to electronic funds transfers governed by Regulation E of the U.S. Federal Reserve Board. If you have a specific agreement with the Bank for these services, these provisions supplement that agreement to the extent these provisions are not consistent with the specific agreement.

The Uniform Commercial Code includes provisions relating to funds transfers. These provisions define the following terms: funds transfer, payment order and beneficiary. These terms are used here as they are defined in Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state whose law applies to accounts for which the funds transfer service is provided. In general: a funds transfer is the process of carrying out payment orders that lead to paying a beneficiary. The payment order is the set of instructions given to the Bank to transfer funds. The beneficiary is the person or business who receives the payment. We may charge fees for sending or receiving a funds transfer. We may deduct our fees from your account or from the amount of the transfer. For current fees, please refer to our Schedule of Fees herein.

Fedwire

Fedwire is the electronic funds transfer system of the US Federal Reserve Banks. When you send a payment order or receive a funds transfer, we or other banks involved in the funds transfer may use Fedwire. If any part of a funds transfer is carried out by Fedwire, your rights and obligations are governed by Regulation J of the Federal Reserve Board.

Sending Funds Transfer:

Cutoff times for Payment Orders. We have cutoff times for processing payment orders. If the Bank receives your domestic payment order or international payment order after 12:00 PM (PT), or on Saturday, Sunday or federal holiday, it will be processed on the next funds-transfer business day.

Amending or Canceling Payment Orders. You may only amend or cancel a payment order prior to the funds transfer being sent by the Bank. If you ask the Bank do this, we may make a reasonable effort to act on your request. But we are not liable to you if, for any reason, a payment order is not amended or cancelled. You agree to reimburse the Bank for any costs, losses or damages that we incur in connection with your request to amend or cancel a payment order.

Inconsistency of Name or Number. When receiving a payment order, payment may be made by the Bank, or by other banks, to which the payment order is forwarded, based solely on the account number even if the account number identifies a beneficiary different from the beneficiary named by the Originator of the payment order. Furthermore, when receiving a payment order, we may rely, and any other banks to which the payment order is forwarded may rely, on the bank identification number provided in the payment order even if the identification number identifies a bank different from the bank named by the Originator of the payment order.

Sending Payment Orders**.** We may select any intermediary bank; funds transfer system or means of transmittal to send payment orders. Our selection may differ from that indicated in your instructions.

Notice of Rejection. The Bank may reject payment orders. We notify you of any rejection electronically or orally. We are not liable to you for the rejection or obligated to pay you interest for the period before you receive timely notice of rejection.

Errors or Questions About Payment Orders**.** The Bank will notify you about funds transfer by listing them on your account statement. In some cases, we may also notify you electronically or in writing. You must notify us at once if you think a funds transfer shown on your statement or notice is incorrect. You must send us written notice, including a statement of relevant facts, no later than 10 days after the date you receive the first notice or statement on which the problem or error appears. If you fail to notify us within this 10-day period, we are not liable for any loss of interest because of an unauthorized or erroneous debit or because your statement or notice is incorrect. We are not required to compensate you, and we are not required to credit or adjust your account for any loss of interest or interest equivalent.

Receiving Funds Transfers:
The Bank may receive instructions to pay funds to your account. We may receive funds transfers directly from the sender, through a funds transfer system or through some other communications system. This includes wire transfers, ACH transfers that may be sent through an ACH system or processed directly to an account with us.

ACH Provisional Payment Rule. Credit given by us to you with respect to an automated clearing house credit or debit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you (i.e. Originator of the entry) will not be deemed to have paid you the amount of such entry.

Notice of Funds Transfer**.** Under the Operating Rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your account, we are not required to give next-day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in periodic statements we provide to you.

ACH Debits and Credits. From time to time, originators that you authorize may send Automated Clearing House (ACH) credits or debits for your account. For each ACH transaction, you agree that the transaction is subject to the National Automated Clearing House Association (NACHA) Operating Rules and any local ACH operating rules in effect. You agree that we may rely on the representations and warranties contained in these operating rules and either credit or debit your account, as instructed by the originator of the ACH transaction. You should be cautious about giving someone your account number to help prevent unauthorized transactions on your account. You must notify the Bank immediately of unauthorized activity.

Online Banking and Bill Payment Services
This UFB Direct Online Banking Agreement ("Agreement") with UFB Direct applies to your use of the UFB Direct Website. In this Agreement, "you" or "your" means each person that uses the Bank's Website to obtain a Financial Service; "Financial Service" means a deposit account, overdraft credit account, bill payment service, Mobile Banking or any other financial product or service available through the UFB Direct Website; "Provider" means a service provider that offers a Financial Service through the Bank's Website or an affiliate of the Bank's; "The Bank's website" and the "Website" means the Internet site operated by the Bank for itself and the Providers. "Provider Documents" means you have a separate agreement with some or each Provider regarding the Financial Service it provides. "Banking Product Documents" means the Deposit Account Terms, Online Banking Agreement, Electronic Funds Transfer (EFT) Services Agreement, Funds Availability Policy, Overdraft Line of Credit Agreement and Disclosure Statement, Truth in Savings Disclosure and the Schedule of Fees herein.

Terms defined in this Agreement have the same meaning as the Banking Product Documents and, unless specified otherwise, any term defined in a part of the Banking Product Documents has the same meaning.

Consent to Terms and Conditions By submitting the application accessible through the Bank's Website or using any Financial Service, you agree to the terms and conditions set forth in this Agreement and the Provider Documents, if any, governing the Financial Service you obtain through Online Banking. In the event that the Bank amends this Agreement or a Provider amends the Provider Document, to the extent permitted by law; your continued use of the Website or a Financial Service subject to such

Provider Document after the effective date of such change evidences your acceptance to such amendment. A Provider may enforce this Agreement against you to the extent it relates to that Provider.

Consumer Credit Reports Consumer Credit reports may be obtained by the Bank or any Provider in connection with any Financial Service that you request or receive. If you ask, you will be informed whether or not such a report was requested, and if so, the name and address of each agency that furnished the report.

Bill Payment Processing
UFB Direct customers with an online banking service may use the optional Bill Payment service in the following manner:

- Payments can be entered as a one-time transaction or as recurring transactions that are scheduled.
- You certify that any account you add through the bill payment service is an account from which you are authorized to make payments, and any payment you make using the bill payment service will debit an account that you are legally authorized to use.
- Payments (other than UFB Direct loan payments, entered on our system before 2:00 p.m. PT on a bank business day will be scheduled and begin processing on the same bank business day. Payments that are entered after this cut-off time or on a day that is a non-bank business day will be scheduled for processing and be processed the next bank business day.
- Scheduled recurring payments that fall on a weekend or a non-bank business day will be processed on the next bank business day.
- You authorize us to make payments in the manner we select from the following methods:
    - Electronic Transmission - The majority of payees are this and the payment is sent via ACH to these types of payees.
    - Check - Payees that are not able to be set up as an electronic transmission will receive a check drawn directly from your designated account.
- Scheduling Bill Payments
    - The scheduled “Send Date” is the date you enter for the payment to be sent to the Payee. For payments made by electronic transmission, the payment amount will be debited from, or charged to an account that you designate on the scheduled “Send Date.” If the scheduled “Send Date” is a weekend or non-bank business day, then the “Send Date” will be the next bank business day. For payments made by personal check, the account you designate will be debited when the check is presented to us for payment which may occur before, on or after the scheduled send date.
    - For payments made from a UFB Direct deposit account and to a UFB Direct loan, line of credit, or mortgage, UFB Direct will process and credit the payment to the appropriate account effective the same business day, provided the payment is scheduled prior to the 2:00 p.m. PT cut-off.

When you attempt to schedule a payment, we will inform you of the earliest available delivery date. To assure timely payment and obtain the full benefit of the Online Banking Service, you must schedule payments and your account must be in good standing, you will be fully responsible for all late fees, interest charges, or other action taken by the Payee.

Contact Us Contact information for the Bank is provided on the Website or from within Online Banking or Mobile Browser Banking by selecting the "Contact Us" link.

Electronic Communications To the fullest extent permitted by applicable law, this Agreement and any other Financial Services, Provider Documents, notices or other communications regarding Online Banking (collectively referred to as "Communications"), may be provided to you electronically and you agree to receive Communications in an electronic form. Electronic Communications may be posted on the pages within our Website or Online Banking and/or delivered to your e-mail address or access device. Any Communications that are required by law or regulation will be provided, at our Website www.ufbdirect.com in a form you can print and retain for your records. All Communications in either electronic or paper format will be considered to be "in writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not you have received or retrieved the Communication. The Bank and the Providers reserve the right to provide Communications in paper format. Your consent to receive Communications electronically is valid until you revoke your consent by notifying the Bank on behalf of itself and the Providers of your decision to do so. If you revoke your consent to receive Communications electronically, the Bank and the Providers will terminate your right to use Online Banking. Mobile Banking or obtain Financial Services (including redeeming any deposit accounts), and you accept sole liability for any early withdrawal penalty, tax or other consequence resulting from an involuntary termination of a Financial Service, to the extent permitted by law.

You agree to monitor your Account and important account information through your Online Banking service, periodic statements for your Account, if applicable and important notices about your Account delivered by us electronically or by mail, in addition to any services or information you may receive through Mobile Banking. You agree to keep informed of any changes to Mobile Banking by regularly visiting our website.

Governing Law This Agreement and Financial Services between you and the Bank are governed by federal law and, when applicable, the laws of the State of California. Providers may select a state law other than California law to govern matters covered by their specific Provider Documents and the enforcement of this Agreement with respect to the Financial Services they provide.

Illegal, Fraudulent or Improper Activity You will not use the Website or any Financial Service for any illegal, fraudulent or improper activity. If the Bank or any Provider suspects that you may be engaging in or have engaged in a fraudulent, illegal or improper activity, including a violation of any terms and conditions relating to Online Banking or any Financial Service, your access to Online Banking and any Financial Services may be suspended or terminated. You understand that access to and transactions in your accounts may be suspended or terminated if an access device has been reported lost or stolen or when the Bank or any Provider reasonably believes that there is unusual activity on any of your Accounts. You agree to cooperate fully with the Bank and each Provider to investigate any suspected illegal, fraudulent or improper activity.

Indemnification You agree to indemnify, defend, and hold the Bank and its affiliates, officers, directors, employees, consultants, agents, Providers, and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Mobile Banking; (d) indirect, incidental, special or punitive damages arising out of or in connection with use of Mobile Banking.

Internet Access You certify that you have access to the Internet and a current e-mail address. You have sole responsibility for providing the Bank with a correct and operational e-mail address. Neither the Bank nor any Provider will be liable for any undelivered e-mail communications or any costs you incur for maintaining Internet access and an e-mail account. You must promptly notify the Bank and all Providers of any change in your e-mail address.

Limit on Liability To the fullest extent permitted by law, neither the Bank nor any Provider will have any liability in connection with any unauthorized interception or use of data relating to you or the Financial Services; any inability to use or access Online Banking or Mobile Banking for any reason; any actions or transactions by an individual that uses your Online Banking ID together with your Password; or any cause over which the Bank or a Provider does not have direct control, including problems attributable to computer hardware or software (including computer viruses), telephone or other communications, or Internet service providers. Your sole and exclusive remedy for any failure or non-performance of Mobile Banking (including any software or their materials supplied in connection with mobile banking) shall be for us to use commercially reasonable efforts to perform an adjustment or repair of the mobile banking service. The Financial Services accessible through the Website or Mobile Banking are provided "as is" and "as available" with all faults, and the Bank and each Provider hereby disclaims, for themselves and for each other entity involved in the provision of the Financial Services, all warranties, either express or implied or statutory, including, but not limited to, any implied warranties of merchantability, of fitness for a particular purpose and of lack of viruses. In no event shall the Bank or any other Provider be liable (a) for damages caused other than by its own gross negligence or intentional misconduct or (b) for indirect, special, incidental, consequential or punitive damages whatsoever (including, but not limited to, damages for lost profits, disclosure of confidential information, or loss of privacy), arising out of or in any way related to the use of or inability to use Online Banking, Mobile Banking or any Financial Service, even if the Bank or the Provider has been advised of the possibility of such damages. In no event shall the Bank or any Provider be liable for any act or circumstances beyond our control (such as, for example, a fire, flood or other natural disaster, war, riot, strike, act of civil or military authority, equipment failure, computer virus, or failure or interruption of electrical, telecommunications or other utility services). Limitations on this notice with respect to certain electronic funds transfers are stated in the EFT Services Agreement as contained in the Banking Product Documents and displayed on the Website.

Miscellaneous Any waiver by the Bank or any Provider must be in writing and signed by an authorized representative of the Bank or the Provider. If a waiver is made, no party is obligated to provide similar waivers in the future. This Agreement and the Provider Documents are binding upon and shall inure to the benefit of permitted successors and assigns of you and the Bank and/or the Providers. If any provision of this Agreement or the Provider Documents is invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

Mobile Banking Services Mobile Banking is offered as a convenience and supplemental service to the Bank's Online Banking Services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Not all mobile devices will be capable of accessing and using Mobile Banking. The Bank cannot guarantee the availability of underlying data services provided by your mobile carrier, (i.e. we are not responsible for carrier data outages or "out of range" issues). We will not be responsible for any inability of your mobile device to access or use Mobile Banking, or for any loss or damage to your mobile device resulting from your access or use, or attempted access or use, of Mobile Banking (including downloading any associated Java applications for Mobile Banking), and you should satisfy yourself as to these matters before attempting to access or use Mobile Banking. Some mobile devices may store (cache) information that is accessed during a Mobile Banking session. You must have an eligible mobile device capable of SMS messaging (for SMS (Text) Banking), or downloading Java applications and making data connections to the Internet (for Mobile Browser Banking). You must be authorized to use and incur charges on your mobile device cellular account in relation to Mobile Banking.

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

Mobile Banking consists of two separate features:

SMS (Text) Banking – access available account information via text messaging.

Browser Mobile Banking - a mobile version of Online Banking accessed via an URL.

To activate Browser Mobile Banking, you must have at least one active deposit Account, be an owner of the Account and be registered for Online Banking. To access the Browser Mobile Banking feature, you must know the Mobile Banking URL and will log in using the required login credentials used for Online Banking.

The following options are available in the Browser Mobile Banking:

Account information - includes transaction history (length of time is limited) and does not replace the periodic statements for your Account.

Transfers - between Bank accounts.

Bill Payment - submit payments to payees already set-up within the Bill Pay module of Online Banking.

We may offer additional mobile services and features in the future. Any such added mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile service or feature is added and/or at the time of enrollment for the feature or service if applicable.

If at any time you should cancel your Online Banking access or your Online Banking access changes or becomes inactive, Mobile Banking Services may not be available. You may cancel Mobile Banking at any time by contacting us by email or phone.

We do not charge fees for Mobile Banking including EFTs. However, please see the Schedule of Fees herein for any excess transaction fees that may apply to your Account. Also, you are responsible for web access and/or data or text message charges that may be billed by your mobile carrier. Check with your mobile carrier for details on specific fees and charges that may be applicable.

Password and Device Protection You will not disclose your password to access Online Banking ("Password") to any person. You understand and agree that the Bank and the Providers rely on the use of your Password to confirm your permission to access your account and are therefore authorized to act upon instructions and information received from any person that enters your Online Banking ID (User Name) and Password. You agree not to use any personally identifiable information when creating shortcuts to your Account. You are required to change your Password periodically.

Create a Password that is not easily able to be guessed or identified as relating to you, or is an obvious combination of letters and numbers (e.g. sequential numbers, birth date, etc.); do not keep any record of your Password in a form that it can be readily identified, accessed or stored anywhere, in written or electronic form.

If you forget your password, become locked out and the Bank resets your password, or your password expires you will be required to re-establish your login credentials at a PC or laptop to regain access to Mobile Banking.

You will notify the Bank immediately if your Password, PC, laptop, mobile device or any another access device used to access your account is compromised, lost, stolen or is suspected of being compromised or lost. If you believe that someone may have unauthorized access to your online Banking or Mobile Banking, you agree to notify us immediately and cancel your Mobile Banking associated with the device.

You agree to notify us immediately if you change or cancel the number of your mobile device.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged; if you do we will not be liable for any damages. Log off immediately at the completion of each access by you, lock your mobile device or take other steps necessary to stop unauthorized use of Mobile Phone Banking.

Privacy You agree that you have had an opportunity to review, download or print, and that you agree to the Bank's Privacy Policy relating to the Bank's Website, the Financial Services and the Providers.

Security Features The Bank has taken strong measures to protect the security of information transmitted between the Bank and its customers. The Bank strongly suggests that you use a web browser with 128-bit encryption. In fact, some selected services require a web browser with 128-bit encryption and you will be notified upon your application for access to those specific services. Regardless of the security features in use by you and/or your web browser, the Bank and the Providers are unable to ensure that the data transmitted by you to the Bank or a Provider, or from the Bank or a Provider to you, will not be intercepted by third parties.

Transfer You may not transfer any rights or obligations you may have under this Agreement, under any Provider Documents or with respect to any Financial Service, without the prior written consent of the Bank and any Provider that would be affected. The Bank and each Provider reserve the right to transfer any right or obligation under this Agreement, under any agreement provided with the Provider Documents or with respect to any Financial Service without your consent.

ufb DIRECT

Schedule of Fees

Account Services:

Initial Debit Card/ATM Card (if ordered at account opening)	Free
Debit Card/ATM Card replacement (if second occurrence and any thereafter)	Free
Debit Card/ATM Replacement - Special Mailing/Rush Delivery Fee	$50.00
Debit Card/ATM Transactions*	Free
Bank Verification Letter	$35.00
Collection Items, domestic, per item*	Free
Collection Items, international, per item*	$35.00 + cost
Visa® Debit Card Foreign Currency Conversion Rate	1%

* Additional charges may be imposed by other financial institutions (please note for foreign ATMs that a balance inquiry may be considered a separate transaction even if it occurs in the same ATM session as a withdrawal).

Statement and Research Services:

Check copy from archive, per item	$5.00
Legal Processing	$100.00
Research/Reconciliation, per hour, one hour minimum (includes time spent pulling documentation for legal process)	$35.00
Statement Copy from Online Banking	Free
Statement Copy from archive with our assistance, per statement	$10.00
Account Statement - Online	Free
Account Statement - Paper	$5.00

Individual Retirement Account (IRA) Services:

Transfer Fee	$35.00
Closing Fee	$35.00
Fair Market Value on IRAs – Paper	$10.00 (produced annually at year-end)
Fair Market Value on IRAs – Electronic Statement	Free

Wire Transfer Services: (Customers only):

Wire Transfers Incoming (Domestic and International)	Free
Wire Transfers Outgoing (Domestic)	$35.00 each
Wire Transfers Outgoing (International)	$45.00 each

Other Fees:

Certified or Overnight Mail – Special Mailing/Rush Delivery Fee	$10.00 + postage
Check Orders For All Checking Accounts	At Cost
Check Orders with our assistance (if second occurrence and any thereafter)	$10.00 + cost of checks
Escheatment Notification	$2.00
Excess Transaction or Withdrawal Fee (per withdrawal)	$10.00
Non-sufficient/uncollected funds- Paid or Returned Item (per return or per payment as applicable)	$25.00† (Max $75.00 per day)
Official checks, per item	$10.00
Online or automated telephone transfers	Free
Overdraft Protection Transfer (from linked account)	Free

Stop payments, per request Online (initial or extension)	$10.00
Stop payments, per request with assistance (initial or extension)	$35.00
Axos Bank On-Us Check Cashing Fee for Non-Customers, per item	$5.00
Non-Customer Notary Fee	$2.00

†No fee for an item generating a negative balance less than $25.00

Updated 07/01/2025

Home Loans

Home mortgage loans without the lender fee.[1]

Experience a streamlined loan process, competitive mortgage interest rates, and expert guidance every step of the way. Whether you're purchasing a new home or refinancing your current one, it's time to achieve your goals.

Apply in 10 minutes

What are today's mortgage rates?

30-year fixed mortgages start as low as **5.625%/5.849% APR**[2]. Get your personalized rate quote now or sign up for Rate Watch.

Purchase Rates | Refinance Rates

4.8 Out of 5 Stars — Lending Tree
Best Mortgage Lender — The Ascent, A Motley Fool Service
4.6/5 — Zillow Reviews

Buy or refinance with confidence.

Homeownership should be straightforward, affordable, and rewarding—and we're here to make the process effortless. With innovative tools, expert guidance, and personalized solutions, you can move forward with conviction and ease.

Axos Bank may collect personal information from consumers in the course of doing business. California residents have a right to know what categories of personal information Axos Invest collects and the right to tell Axos Invest to not sell their personal information. For full details, please see our California Privacy Rights Act Notice.
Accept

Purchase your home

Land a dream home with low rates, tailored plans, and fast closings.

- **Close-of-Escrow Guarantee:** Miss your escrow? We'll waive your lender fees up to $950.[7]
- **Earn 3% Back:** Get up to 3% annualized cash back on your mortgage payments.[3]
- **HomeAdvantage Cash Rewards:** Earn 20% of your agent's commission when you close with us.[4]

Apply Now | Get Details

Refinance your home

Enjoy customized help and tools with a seamless digital experience.

- **Lower Payments:** Refinancing to a new mortgage with a lower interest rate can significantly reduce your monthly payment.
- **Access Needed Cash:** Borrow a lump sum of money against your home's equity for major one-time expenses like home renovations.
- **Consolidate Debt:** Pay off credit cards, student loans, medical bills, and other large debts.

Apply Now | Get Details

Why choose Axos for your home loan?

$0 lender fee[1]
With no lender fees on new first-lien mortgages, your savings go further.

Low mortgage rates
Competitive rates make your payments manageable while saving thousands.

Tailored loan options
You get a customized mortgage solution for your unique homebuying needs.

Leverage the power of your home equity today.

Home equity loan

Access your home equity with a lump sum and a fixed rate.

- Fast, easy online loan application
- Competitive fixed rate; terms from 10 to 30 years
- Get up to 85% of a property's value with loans up to $500,000

Home equity line of credit (HELOC)

Take out money as you need it and only pay for what you use.

- A line of credit with a set limit
- Variable interest rate; terms from 5 to 10 years
- Flexible payment options

What can I do with my home's equity?

- **Renovate Your Living Space:** Need a new kitchen? Have a growing family? Create the living space you've always wanted.
- **Fund Life Milestones:** From launching a business to planning the wedding of your dreams, make your big plans a reality.
- **Secure Your Financial Future:** Put your equity to work by investing in long-term opportunities like real estate or retirement savings.

Apply Now | Learn More

Rate Watch: Know when mortgage rates drop.

Is this the right time for a new mortgage? Sign up for **Rate Watch**. Get email alerts immediately when rates drop. It's quick, easy, and free.

Set Up Rate Watch

Find the perfect home loan for you.

Conforming loans

Best for buyers seeking highly competitive rates and flexible terms. Perfect for those looking to stay within loan limits.

- Low interest rates
- Options for different repayment terms

Call 888-546-2634

Portfolio loans

Designed for unique circumstances, such as self-employment, high incomes, or distinct property needs.

- Customized for unique financial cases
- Great for non-traditional income sources

See How It Works

FHA loans

Ideal for first-time homebuyers or those seeking low down payment options to get the home they want.

- Lower down payment requirements
- Flexible credit score qualifications

Call 888-546-2634

VA loans

For veterans, active-duty service members, and eligible family members. Offers flexible payment options.

- No down payment needed
- Competitive interest rates

Call 888-546-2634

Jumbo and Super Jumbo loans

Perfect for purchasing luxury properties or homes that exceed conforming loan limits.

- Higher loan amounts available
- Ideal for high-value properties

See How It Works

DSCR loans

For real estate investors borrowing against a property's rental income rather than their personal income.

- Fast loan approval options
- Available for single-family residences and properties with up to 4 units

See How It Works

Become a homeowner. Here's how to get started.

From application to loan approval to closing, we'll walk with you every step of the way.

- **Step 1: Pre-Qualify:** It's fast and easy. Do it by phone at **888-546-2634**.
- **Step 2: Find an Agent:** Need help? We've partnered with **HomeAdvantage**, offering over 850 real estate agents nationwide.
- **Step 3: Get Pre-Approved:** Axos pre-approvals include an underwriting verdict. Complete an online application or call **888-546-2634**.
- **Step 4: Find the Right Property:** Here's where fun begins. Find your dream home. **HomeAdvantage** can help with that too.
- **Step 5: Make Your Pick and Buy Your Home:** Once your offer is approved, you'll move into escrow. It's that easy!

Get Pre-Qualified

See what our customers are saying.

I can do most of what I need online. But the chatbot is helpful and will quickly yield to a person. The perfect amount of friction/performance.

Benjamin D.

Rent vs. buy calculator

Estimate your potential savings by switching from renting to owning your own house.

Use Calculator

Mortgage payment calculator

Crunch the numbers with this free mortgage payment calculator for making an online home loan work with your finances.

Calculate Your Payment

Mortgage refinance calculator

Use this calculator to maybe how much you could save each month to see if refinancing makes financial sense for you.

Estimate Your Savings

What's my home worth?

Get a property valuation through our partner HomeAdvantage for selling a home or leveraging home equity to fund your next big project.

Learn More

Mortgage insights and resources

Unlock a smarter path to homeownership. Discover actionable insights, expertly curated resources, and tailored comparisons to confidently choose the mortgage solution that fits your goals.

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First-time mortgage refinance guide
Worried about refinancing your home loan? Check out this guide to determine if a mortgage refinance is right for you.
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A wide variety of valuable resources and services is now at your fingertips. Here's a step-by-step guide for how to get started with your new account.
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Mortgage refinance: Does it make sense?
Thinking about refinancing your home loan? Here's an easy four-step process to evaluate your potential savings for taking that big step.
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Frequently asked questions

- How do I qualify for a mortgage loan with Axos Bank?
- What credit score do I need for a mortgage loan?
- What types of home loans does Axos Bank offer?
- What are the current mortgage rates?
- How can I get the lowest mortgage rate?

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Securities and other non-deposit investment products and services **are not deposits, obligations of or guaranteed by Axos Bank, are not insured by the FDIC or any governmental agency, and are subject to investment risk including possible loss of the principal invested**. Past performance of a security does not guarantee future results or success.

Axos Invest LLC, Axos Invest, Inc., and Axos Bank are separate but affiliated companies.

Axos Bank NMLS# 524995

[1] APR = Annual Percentage Rate. This offer is based on a $360,000 loan amount, 60% LTV (Loan-To-Value), taxes and insurance impounded, owner occupancy, single family residence located in 90172 zip code, credit score of 740, and a debt ratio of 36%. Rates are based on FNMA established criteria which may vary with loan characteristics and HUD loan limit guidelines. Credit and collateral are subject to approval. Terms and conditions apply. All approvals are subject to underwriting guidelines. Discount points = 1.625%. Rates effective as of 01/08/2026. A typical loan of $360,000 has 360 monthly payments of $1,072.36, APR **5.849%**.

[1] On new first-lien mortgages, Axos Bank will waive its full lender fee for loan amounts of $150,000 and above or reduce its lender fee by $200 for loan amounts of less than $150,000 if deposit account conditions stated below are met. Applicant is responsible for all third-party fees and all prepaid items. To qualify for the lender fee discount, the mortgage applicant or co-applicant must currently own (as a primary or joint owner) or open a new Axos Bank, Axos Bank for Nationwide, or UFB Direct personal deposit account during the mortgage application process AND an available balance of at least $500 must be present in the qualifying personal deposit account at the time the Initial Closing Disclosure for the mortgage is issued. This offer may be modified or discontinued at any time. Please contact an Axos Bank Mortgage Loan Originator for additional details.

[1] Certain restrictions and conditions apply. Please visit our Close of Escrow Guarantee page for more information.

[3] Account holder(s) maintains an average daily balance equal to two times the borrower's monthly principal and interest payments of their eligible Axos Bank consumer loan or combined minimum monthly principal and interest payments if borrower has multiple eligible Axos Bank consumer loans. Eligible Axos Bank consumer loans and Total Loan Rewards Checking account must be active as of the first day of the evaluation month in order to be eligible for the cashback credit for that period. 3% annualized cashback credit earned on mortgage and auto loans (0.25% per month) is calculated using principal and interest payments only (excludes any additional escrow amount included in the monthly payment) on the last day of each month, and, if applicable, posted to the account within the 10 business days of the following month. 10% annualized cashback credit earned on personal loans (0.83% per month) is calculated using principal and interest payments only on the last day of each month, and, if applicable, posted to the account within the 10 business days of the following month. Monthly cashback credit is limited to $100. Axos Bank reserves the right to sell a loan at any time without notice and may result in termination of any future cashback credit based on that loan. Axos Bank may cancel the program or change the annualized cashback rate and account requirements at the Bank's discretion any time without notice. Your total cashback value may be reported as miscellaneous income to the IRS on a 1099-MISC form.

[4] Cash Rewards are 20% of the agent's commission. The example assumes a 2.5% agent commission. HomeAdvantage Rewards are offered by Axos Bank with HomeAdvantage Partners LLC (HomeAdvantage), a licensed real estate broker. HomeAdvantage is not affiliated with Axos Bank and Axos Bank is not responsible for the program provided by HomeAdvantage.

Mortgages

We offer a variety of home loans tailored by Axos Bank® to meet your unique mortgage-related objectives.

Get a Quote

Earn 2.00% APY* with fewer account fees. Open a Freedom Checking account now

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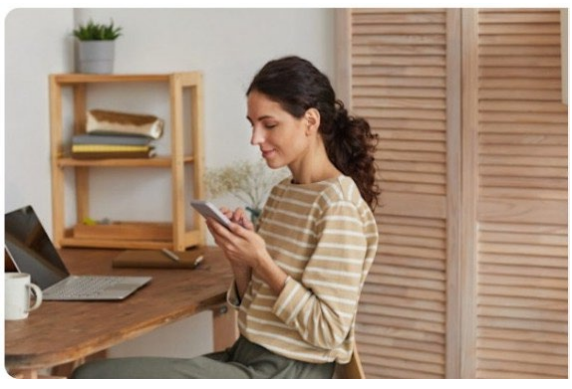

Why UFB Direct?

- $0 Lender Fee,[1] a savings of up to $2,500 or more[2]
- Industry-leading low mortgage rates
- Award-winning customer service
- A revolutionary approach to home loans
- Flexible, common-sense underwriting
- The confidence of working with a full-service bank

Mortgages Tailored to Your Unique Needs

Mortgage Options

We offer Industry-leading low mortgage rates and award-winning service. Whether you're buying your first home, looking to refinance, or in need of information on a home equity line of credit. UFB Direct is here to help you every step of the way. We offer a wide range of mortgages and low rates to help you to secure a home loan that's right for you.

LearnMore

Get an Instant Rate Quote

Get a Quote

" "

I enjoyed all the individuals I worked with. Evan was both friendly and professional and took the time to understand my specific situation and guide me to the proper loan option. Jane was a pleasure to receive her clear timely communication and responses during loan processing, and Diane was highly efficient through the close process.

Daron S.

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In 2017, identity theft cost Americans a total of $5.1 billion in losses. Learn what steps you can do to protect yourself and repair the damage.

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Kids & Cybersecurity: How to Teach Internet Safety

Learn six ways to teach effective internet safety and protect your child from identity theft.

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Put Your Savings on Autopilot

The simplest way togrow your savingsis to set up an automatic transfer from your checking account to your savings account.

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Axos Bank NMLS# 524995

* The Annual Percentage Yield (APY) is accurate as of **03/31/2025**. The interest rate and corresponding APY are variable and are set at our discretion. This is a tiered variable rate account. Interest rates may change as often as daily without prior notice. Fees may reduce earnings.

[1] On new first-lien mortgages, Axos Bank will waive its full lender fee for loan amounts of $250,000 and above or reduce its lender fee by $200 for loan amounts of less than $250,000 if deposit account conditions stated below are met. Applicant is responsible for all third-party fees and all prepaid items. To qualify for the lender fee discount, the mortgage applicant or co-applicant must currently own (as a primary or joint owner) or open a new Axos Bank, Axos Bank for Nationwide, or UFB Direct personal deposit account during the mortgage application process AND an available balance of at least $500 must be present in the qualifying personal deposit account at the time the Initial Closing Disclosure for the mortgage is issued. This offer may be modified or discontinued at any time. Please contact an Axos Bank Mortgage Loan Originator for additional details.

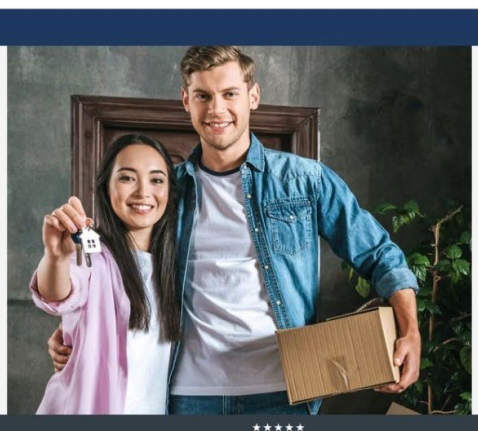
[2] This savings estimate presumes a $250,000 loan amount and 1% origination fee.

EQUAL HOUSING LENDER Member FDIC

Personal Loans

Get up to $50,000 for debt consolidation, home improvement, or any other major expense. See your personalized initial offer with no impact to your credit score.

Begin Application Continue Application >



★★★★★
Top 10 Digital Banks 2022
Enterprise Management 360

★★★★★
Among the Best Online Banks 2022
Forbes Advisor

Loan Features

- Amounts from $7,000 to $50,000 and terms from 3 to 6 years*
- Get your money within 2 days of the final loan agreement
- Initial prequalified offers have no impact on your credit score
- Rates and payments are fixed and do not change over the life of the loan
- No pre-payment penalties

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Do You Need a Personal Loan?

Here are the top four reasons customers choose a personal loan from Axos Bank.

Debt Consolidation

Consolidating higher-interest credit cards and other loans into one easy-to-manage payment could save you money.

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Home Improvements

From minor repairs to full room renovations, personal loans are the fast-financing option.

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Large Expenses

Whether paying a medical bill, legal fee, or other large debt, a personal loan can help get you the money you need quickly.

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Special Occasions

Weddings, vacations, family reunions and other special occasions can be expensive. A personal loan can help you manage the costs.

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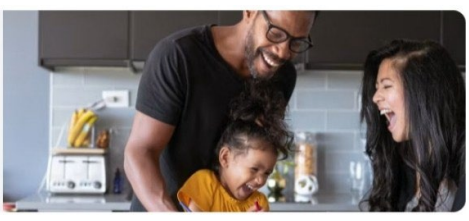
Get prequalified in minutes with noimpact to your credit score. Get Prequalified

Let's get personal

Personal loans can be used to pay for virtually any kind of expense. As a form of "unsecured" financing, personal loans don't require the backing of collateral, like a home or car.

For a deeper dive into how personal loans work, read our recent blog post.

Reed Article >



We're the Kind of Lender Worth Praising

Giving me this loan will allow me to pay off all my visa cards, my Lowes card and my 2014 Chevy Impala! I carried that credit card debt for probably 20 years. Thanks for helping me!

Harley | Frakes, KY

0 • 0

See Your Prequalified Offer

It takes about 3 minutes to get your personalized loan options and rates – and getting prequalified won't have an impact on your credit score.

Get Prequalified

Please have a valid ID and your social security number ready.

Questions? Please call us at 866-923-3625.

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Should I Get a Personal Loan or Refinance My Mortgage

When homeowners *need* cash, consider a side-by-side comparison of personal loans and cash-out refinances.

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Insight

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Are you using your personal bank account to manage your business finances? Here are six reasons why you should keep the two separate.

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Bank products and services are offered by Axos Bank®. All deposit accounts through Axos Bank brands are FDIC insured through Axos Bank. All deposit accounts of the same ownership and/or vesting held at Axos Bank are combined and insured under the same FDIC Certificate 35546. All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and/or vesting at Axos Bank. For more information read Axos Bank's FDIC Notice.

Advisory services are offered by Axos Invest, Inc., an investment adviser registered with the Securities and Exchange Commission ("SEC"). For information about our advisory services, please view our Form CRS or our ADV Part 2A Brochure, free of charge. Brokerage services and securities products are offered by Axos Invest LLC, Member FINRA & SIPC. YOU MAY FIND MORE INFORMATION ABOUT OUR FIRM ON FINRA'S BROKERCHECK. View the background of this firm, or REVIEW our Form CRS. All cash and securities held in Axos Invest client accounts are protected by SIPC up to $500,000, with a limit of $250,000 for cash. Read more information about SIPC on the SIPC web page.

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Axos Bank NMLS# 524995

This is not a commitment to lend. Loans are provided based on approved credit, income, and identity verification. The final loan agreement will depend on these factors plus the loan amount and term selected. Not all applicants will qualify. Programs, rates, terms, and conditions are subject to change without notice. Restrictions may apply.

* Example: A $25,000 loan with an Annual Percentage Rate (APR) of 8.42% for 60 months has a payment of $506.79.

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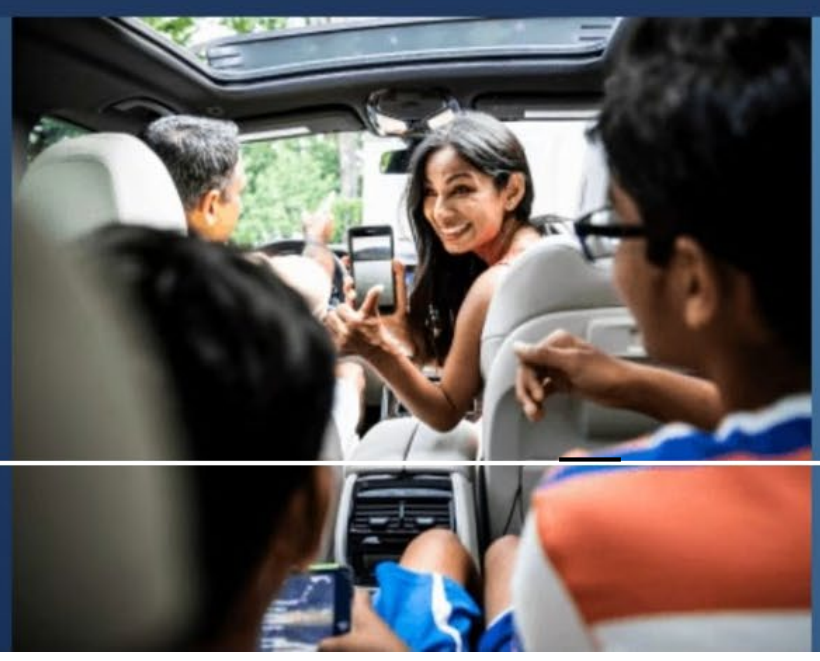
EQUAL HOUSING LENDER Member FDIC

Auto Loans

Whether you're **buying a car** or **refinancing your current auto loan**, we make the process easy and help you get a lower monthly payment.

Buy a Car

Refinance a Car



Auto Purchase Loans

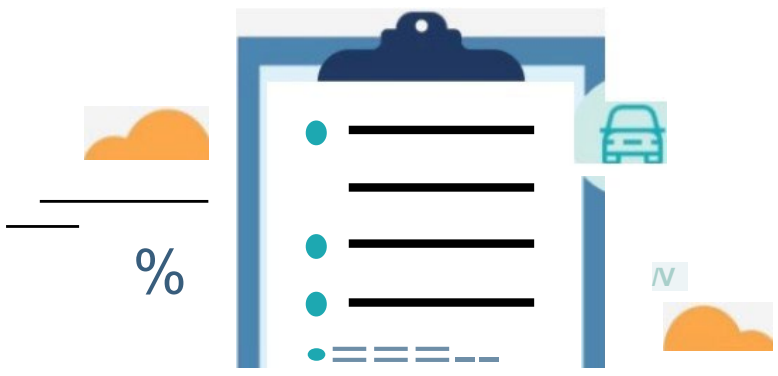
With terms up to 96 months', Axos Bank can help you buy the car you want at a monthly payment that works for you. A smarter auto loan that puts the power in your hands.

Get Prequallfled Learn More >

Auto Refinance Loans

We refinance your existing auto loan to give you a monthly payment that works better for your budget. Our online process is fast and easy so you can start saving now.

Apply Now Learn More >



Auto Loan Features

- Terms up to 96 months* to get the monthly car payment you want
- No payment for up to 90 days, giving you a break before your payments begin
- Financing for new and used vehicles
- Financing for vehicles of any age

All your finances 1˙n one place.

GET THE APP
Scan the QR Code

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* An example loan of $25,000 with origination fee of $598 and a term of 96 months results in an Annual Percentage Rate (APR) of 5.94% and has a monthly payment of $319.96.

EQUAL HOUSING LENDER Member FDIC

axos

Axos Marine Finance

Navigate confidently with trusted marine financing.

Dream of exploring the open water? Make it a reality with our new or used boat loans. Competitive rates, flexible terms, and our fast application process quickly put you on the path to smooth sailing.

Contact Us

Elevate your boating experience with loans designed to meet your needs. Our dedicated team is here to provide expert support at every turn.

- Get fast preapprovals to shop for a new boat with confidence.
- Explore options for personal use, limited charter, or full-time charter.
- Choose individual ownership or a single-asset LLC.

We make your loan process as easy and stress-free as possible.

Real people take the time to understand your needs because your loan deserves better than an algorithm.

We're always here throughout the process to ensure you're on the path to closing.

We love boating even more than banking. We combine digital-banking knowledge with our marine expertise to get you from application to open water—fast. Our secure, online process trims the paperwork, protects your data, and delivers funding with precision. Ready to make some waves? Launch your boat loan today.

Why choose Axos Marine Finance?

We have loan experts who know boating, and our fully digital banking

platform gives you the ultimate in convenience and security.

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-

Use our boat loan calculator to view your estimated monthly payments before you submit your application. Enter your loan amount, term, and interest rate to get an instant estimate on your boat loan. Whether you're buying a new or used boat, knowing your potential payment helps you plan with confidence and shop within your budget.

Loan Amount	Loan Duration (Months)	Interest Rate
$75,000	240	8.25%

Calculate

Estimated Monthly Payment:

Before applying, set yourself up for the best chance of approval and lower rates:

- Check your credit score.
- Keep credit utilization low (below 30%).
- Save for a down payment (10-20%).

Preapproval gives you more options and makes for smoother shopping:

- Tax returns
- Bank statements
- ID and proof of residence

Contact Us

Our dedicated experts are here to answer your questions and help you set sail with a smooth and easy lending

experience. Drop us a line anytime to start the conversation.

First Name

Last Name

Email

Phone Number

Message

By providing your phone number and clicking submit, you have agreed to these Terms and Conditions, and you have agreed to receive automated SMS text messages, calls, and emails for any purpose including but not limited to marketing of products and services by Axos Bank. You understand and agree that such messages may be sent via Automatic Telephone Dialing System and/or artificial or pre-recorded voice, and that such consent is not a condition of receipt of any good or service. Mobile carrier messages and data rates may apply. You may opt out at any time.

Submit

Marine Finance Frequently Asked Questions

What are the advantages of financing and what are my options?

Can I finance a used boat?

Can I finance a boat and put it in charter?

Can I use an LLC for my boat?

Am I eligible for financing if I'm retired or don't have a W2?

File ATM Locator

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Axos Bank NMLS# 524995

Small Business Deposit Account Agreement and Schedule of Fees

Effective July 1, 2025

axos BANK

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Agreement for Your Account

Welcome and thank you for selecting Axos Bank® for your financial needs.

This Disclosure and Agreements – Commercial ("Agreement") agreement explains important terms and conditions which govern your accounts(s) with us. This Agreement is periodically revised and always available electronically for your reference at www.axosbank.com. Please read this Agreement carefully and keep it with your banking records for future reference.

You agree that your accounts will only be established and used for commercial purposes, and not for personal, family or household purposes. When you sign our signature card, whether in writing or electronically, and/or continue to have an account with us, you and each authorized signer on your accounts effectively agree to this Agreement, together with applicable schedules, disclosures, including fee, and rate disclosures. Your Axos Bank accounts will be deemed located and domiciled in California.

Bank products and services are offered by Axos Bank. All deposit accounts through Axos Bank brands are FDIC insured through Axos Bank. All deposit accounts of the same ownership and / or vesting held at Axos Bank are combined and insured under the same FDIC Certificate 35546. All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and / or vesting at Axos Bank.

This Agreement applies to all accounts you have with us. This Agreement supersedes any previous deposit account agreement and applicable disclosures with us.

Account Funding

You agree to fund your account within 30 days of account opening, or we may close the account.

Account Ownership

The bank may rely solely on its records to determine the form of ownership of your account. The bank may presume that any person named, in addition to you in its records, owns the funds in your account as a co-owner. Account ownership is non-transferrable.

Account Structure

We may structure your account to consist of two sub-accounts to take advantage of an interpretation of federal regulations. The sub-accounts, a checking account, and money market account, will be used to allow for the transfer of funds between the accounts. This structure will occur solely on our books and will not be visible to you, nor will it affect your account in any way. Also, this will not affect the FDIC coverage of your account.

ACH New Account Funding

ACH Funding will be posted upon final credit from the external bank; typically, 2 - 3 business days after the new account is opened.

Adverse Claims

If any person or entity makes a claim against funds in your account, or if the Bank believes that a conflict exists between or among the *authorized signers* on your account or that there is a dispute over matters such as the ownership of your account or the authority to withdraw funds from your account, the Bank may, without any liability to you, take one or more of the following actions:

- Continue to rely on the Bank's records to determine the ownership of or the identity of the *authorized signer(s)* for your account.
- Honor the claim upon receipt of evidence satisfactory to the Bank to justify such claim.
- Freeze all or a part of the funds in your account until the dispute is resolved to the Bank's satisfaction.
- Close your account and send a check for the *available balance* in your account payable to you or
- Pay the funds into an appropriate court.

The Bank may charge your account for expenses (including attorney's fees and expenses) and any fees the Bank incurs.

Adjustments

We may make adjustments to your account from time to time. This may be due, for example, to the return of an item you deposited which was unpaid or if a deposit is posted in the wrong amount. Adjustments will be reflected on your periodic statement (if any).

Amendments

We reserve the right to amend, modify, add to, or delete (collectively referred to herein as "change(s)") the terms or conditions of this Agreement without prior notice to you, except as required by law. Your continued use of a service or an account constitutes your acceptance of the change. Changes may include a deletion, modification, or amendment of an existing term or the addition of a new term not otherwise contemplated when you entered into this Agreement or opened your account(s). Any change will take effect immediately, unless stated otherwise in any notice we make available to you.

Unless otherwise expressly required by law, a notice of the changes, or a copy of the revised Agreement or schedule, may be sent to you to the address as it appears on our records, by posting information in our offices, on our website, or by otherwise making the information available to you in writing or electronically.

Appropriate Account Usage

Do not use a consumer account as a commercial account. If you do, it may be reclassified as a commercial account, and we reserve the right to change your consumer deposit account type to a commercial deposit account type.

Authorized signers

An authorized signer is someone to whom you give all rights you have now or in the future to make withdrawals and deposits, and to otherwise transact on your account and receive account information. Merely by designating an authorized signer you do not give any ownership rights in the account. Any one of the authorized signers may sign checks or withdrawal orders and give us instructions regarding the account, including an instruction to close the account. However, if there is a conflict, we reserve the right to require all authorized signers to sign an item, withdrawal order, or other instruction on the account.

Even if the authorized signers on an account change, we may continue to honor checks, withdrawal orders, and other instructions by authorized signers until we are notified in writing not to do so.

Business Days

Our Business Days are Monday through Friday, excluding federal holidays.

Check Cashing

Checks drawn on the Bank payable to a non-customer consumer or business may, at the discretion of the Bank, only be negotiated in exchange for a Cashier's Check payable to that exact consumer or business name. Prior to negotiation, the consumer provides identification we deem acceptable or business must have the endorsement guaranteed on that check by its financial institution. We may charge a fee for this service, which may be deducted from the check.

Choice of Law

This Agreement is governed by federal laws and, when applicable, the laws of the State of California.

Check Forms and Special Conditions

We require you to use a check printer that meets technical standards for checks that are acceptable to us and the Federal Reserve Bank System. We reserve the right to disregard any information on the check other than the drawer's signature, the payee, the amount, any magnetically-encoded information at the bottom of the check, and endorsements on the reverse side of the check unless we have previously agreed to do so in writing. For example, we will not be liable for any damages because we pay an Item which contained any conditional statement or restriction such as "Void after 90 days", "Void over $100", or "Payment in Full". We will adhere to such conditional statements only if you notify us of the statements before the Item is presented and we have specifically agreed in writing to honor such conditional payment restrictions. If an Item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the Item, you will be responsible for any cost and liabilities associated with such return or delay.

Closing an Account

You agree to notify us of your intention to close your Deposit Account, and we reserve the right to request that your notice be in writing that affirmatively acknowledges that closing the account could affect your receipt of Financial Services. After a Deposit Account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. You agree to hold us harmless for refusing to honor any check, item or other debit on a closed account.

For security reasons, we may close your Deposit Account and require you to open a new account if there is a change in authorized signers, there has been a forgery or fraud reported or committed involving your Deposit Account, any Deposit Account checks are lost or stolen, you have too many transfers from a Deposit Account that has transaction limitations, or you have violated any other provision of an agreement you have with us.

The Bank reserves the right to close your account for any reason or without cause. We need not advise you of the reason for taking this action. The Bank need not give advance notice of any closure. After an account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. If your account is closed by the Bank, it may issue a single Cashier’s Check for the account balance payable to accountholder and may mail or deliver that check to the accountholder, subject to any right the Bank may have under any agreement covering the account or the Bank’s right of setoff.

Compliance with Laws, Rules, and Regulations

You agree to comply with all laws, rules, and regulations applicable to you, to your activities and to your use of our services. This includes your agreement to comply with (to the extent applicable to you and your actions) federal anti-money laundering laws, sanctions laws administered by the Office of Foreign Assets Control, currency transaction or Bank Secrecy Act reporting and recordkeeping requirements, and any state counterpart of the same. Upon request by us, you must inform us about and disclose to us the identity of all persons who have a beneficial interest in you (if you are a non-natural person) and in your transactions.

You represent and warrant that you will not use, and agree not to use, your account or any service we provide to you for any unlawful purpose. For example, you represent, warrant and agree not to accept or make payments in connection with the participation of any person (including yourself) in unlawful Internet gambling. You acknowledge that "restricted transactions" (as defined in the Unlawful Internet Gambling Enforcement Act and its implementing regulations) are prohibited from being processed through your accounts or your relationships with us. We reserve the right to deny transactions or authorization from merchants apparently engaging in the Internet gambling business or identifying themselves through card transaction records or otherwise as engaged in that or any other illegal or improper business. Further, we reserve the right to block or close any account which we believe may be involved in any such restricted transactions.

You represent and warrant that you are not, and you agree to take no action that would result in your being deemed or treated as, a money service business under any applicable state or federal law, except to the extent that you have specifically and in writing previously informed us that you are a money service business. Notwithstanding the foregoing, we reserve the right to refuse to open or to continue to maintain any deposit account.

You covenant, and represent and warrant that the foregoing is true and correct, as of the opening of your account and again each time you make a deposit or withdrawal or otherwise use a service offered by us. You agree to provide us with evidence showing that you are in compliance with the above, reasonably satisfactory to us, upon our request. If we are uncertain regarding the legality of any transaction, we may refuse the transaction or freeze the amount in question while we investigate the matter. You agree to indemnify, defend and hold us harmless from every action, proceeding, claim, loss, cost and expense (including attorney's fees) suffered or incurred by us due to any U.S. or foreign government entity seizing, freezing or otherwise asserting or causing us to assert control over any account or funds in an account of yours (or ours) when purportedly caused by or arising out of your action or inaction. This will apply whether or not such action is ultimately determined to be authorized under the laws of the U.S. or its territories, or of any foreign jurisdiction. We are not required to inquire or determine the authority of any action taken by the U.S. or foreign government entity prior to acceding to any legal process initiated by it.

Converting Account and Revoking privileges

Without limiting our ability to close your account, we may alternatively convert your account to another type of account or revoke privileges when we consider it appropriate or necessary to do so. For example, we may revoke privileges, or convert your account to another account type if you make frequent transactions on a money market or savings account, if your account frequently has debits against uncollected funds, if your account has excessive deposit activity or if you use a commercial account for consumer purposes.

Death or Incapacity

You agree to immediately notify us about the death or incapacity of any owner or authorized signer on your account. Until we receive such notice in writing, and have a reasonable opportunity to act on it, we may continue to honor items drawn on your account by the authorized signer(s). We may suspend, refuse, and reverse any transactions or deposits (for example, automatic federal direct deposits of benefit payments belonging to the decedent) if any owner or authorized signer dies or is declared by a court to be incompetent. However, even with knowledge, we may pay checks drawn on the account for ten (10) days after the date of death. Refer to the discussion below regarding the treatment of "Direct Deposits"

Demand Drafts and Remotely Created Checks

If you deposit a demand draft or remotely created check (an unsigned draft or preauthorized draft) into your account, you warrant and guarantee that the draft or remotely created check is authorized according to the terms on its face by the person(s) identified as the drawer. You agree to indemnify us from all loss, expense and liability related to a claim that such check or draft was not authorized by the person(s) on whose account it was drawn on.

Deposit of Preauthorized Drafts

A pre-authorized draft is an arrangement whereby you get authority from a person (a customer usually) to access a deposit account owned by that person to pay a debt that person owes you. You deposit these "drafts" into a deposit account with us, and we collect them from your customers, who may have accounts with us or at other banks. (These "drafts" are checks you create based on information your customer provides you, such as customer's name and account number, and express permission your customer gave you to draw on his account). When you deposit these pre-authorized drafts, you make the following agreements and warranties:

- You have express, verifiable and binding authorization from your customer to access his, her or its account for the amount you ask us to collect;

- You will keep proof of your authorization in retrievable form for not less than two years from the date of the authorization and provide us with proof upon our request;
- We may reverse credit given you for any draft deposited to your account and returned to us regardless of when it is returned or the reason for the return.

Deposit Preparation, Sorting, and Endorsements

You agree to properly prepare, sort, and endorse all deposits according to requirements specified in any application user guides and Federal Regulation CC. You agree to indemnify us for any loss we incur that result from your failure to comply with these requirements.

Deposits- Truncation, Substitute Checks, and Other Check Images

If you truncate an original check and create a substitute check or other replacement document, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with the time requirements as outlined in your Remote Deposit Capture Agreement with us. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

Direct Deposits

If, in connection with a direct deposit plan, we deposit or credit any amount in your account which should have been returned to the state or federal government or any other third party for any reason, you authorize us to deduct the amount from your account or from any other account you have with us without prior notice and at any time, except as prohibited by law. You also authorize us to use any other legal remedy to recover the amount of our liability.

Dispute Resolution Program – Arbitration

(1) Claims Subject to Arbitration: Except as specified in paragraph (2) below, any dispute or claim between you and us must be arbitrated if either party elects arbitration of that dispute or claim. This agreement to arbitrate is intended to be broadly interpreted. It includes, but is not limited to:

- claims arising out of or relating to any aspect of the relationship between you and us, whether based in contract, tort, fraud, misrepresentation, or any other statutory or common-law legal theory;
- claims that arose before this or any prior agreement (including, but not limited to, claims relating to advertising or disclosures for any of our products or services);
- claims for mental or emotional distress or injury not arising out of bodily injury;
- claims asserted in a court of general jurisdiction against you or us, including counterclaims, cross-claims, or third-party claims, that you or we elect to arbitrate in the answer or other responsive pleading;
- claims relating to the retention, protection, use, or transfer of information about you or any of your accounts for any of our products or services;
- claims relating to communications with you, regardless of sender, concerning any of our products or services, including emails, automatically dialed calls, calls with prerecorded or artificial voice, and text messages; and
- claims that may arise after the termination of this Agreement.

In this arbitration provision only, references to “we" and “us” mean the financial institution and its past, present, and future parents, subsidiaries, affiliates, and each of these entities’ predecessors, successors, assigns, agents, and employees. In this arbitration provision only, references to “you” mean the account owners, all authorized or unauthorized users or beneficiaries of the account, each of those person's assignees, heirs, trustees, agents, or other representatives, and if the account owner is a business, the account owner's parents, subsidiaries, affiliates, and each of those entities' predecessors, successors, assigns, agents, and employees. This arbitration agreement does not preclude you or us from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against you or us on the other's behalf. Nor does this arbitration agreement preclude either you or us from exercising self-help remedies (including setoff), and exercising such a remedy is not a waiver of the right to invoke arbitration of any dispute. You and we each waive the right to a trial by jury or to participate in a class action whenever either you or we elect arbitration. This agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this agreement.

(2) Claims Not Subject to Arbitration: You and we agree that the following disputes or claims cannot be arbitrated:

- claims arising from bodily injury or death;
- claims seeking only individualized relief asserted by you or us in small claims court, so long as the action remains in that court and is not removed or appealed de novo to a court of general jurisdiction;

- claims to collect debts owed pursuant to an extension of credit under a separate agreement or note (such as a separate loan agreement, promissory note, guaranty, mortgage, or deed of trust), including, without limitation (a) the exercise of self-help remedies when permitted by applicable law, (b) the initiation of judicial or non-judicial foreclosure against real or personal property, (c) the exercise of any power of sale rights, or (d) the petitioning for the appointment of a receiver or similar relief;
- disputes over the scope and enforceability of this arbitration provision, including whether a dispute or claim can or must be brought in arbitration or whether paragraphs (6) or (7) of this arbitration provision have been violated; and
- disputes over whether paragraphs (3) or (4) of this arbitration provision has been violated, for purposes of awarding relief that a court can award under those paragraphs.

(3) Pre-Arbitration Notice of Disputes and Informal Resolution: Before either you or we commence arbitration, the claimant must first send to the other a written Notice of Dispute. The Notice of Dispute to us should be sent by U.S. mail or professional courier service to: 4350 La Jolla Village Dr., Suite 140, Attention: Office of the Chief Legal Officer, San Diego, CA 92122 ("Notice of Dispute Address"). The Notice of Dispute to you will be sent to your address on file with your account. The Notice of Dispute must (a) include the claimant's name, phone number, and mailing and email address, as well as the account number(s) at issue; (b) describe the nature and basis of the claim or dispute; and (c) set forth the specific relief sought. The Notice of Dispute must be personally signed by you in ink (if you are the claimant) or by our representative (if we are the claimant). To safeguard your account, you might be required to provide both your authentication and consent for us to discuss your account or share your account information with anyone but you, including an attorney ("Authentication and Consent").

Whoever sends the Notice of Dispute must give the other party 60 days after receipt of a complete Notice of Dispute (including your Authentication and Consent, if required) to investigate the claim. During that period, either you or we may request an individualized discussion (by phone call or videoconference) regarding settlement ("Informal Settlement Conference"). You and we must work together in good faith to select a mutually agreeable time for the Informal Settlement Conference (which can be after the 60-day period). You and our representative must both personally participate, unless otherwise agreed in writing. Your and our lawyers (if any) also can participate. Any applicable statute of limitations or contractual limitations period will be tolled during the "Informal Resolution Period." The Informal Resolution Period is the number of days between the date that a complete Notice of Dispute (including Authentication and Consent, if required) is received by the other party and the later of (i) 60 days later or (ii) the date the Informal Settlement Conference is completed, if timely requested.

(4) Commencing Arbitration: An arbitration proceeding cannot be commenced until after the Informal Resolution Period has ended and the pre-arbitration requirements in paragraph (3) have been satisfied. (Paragraph (7) has additional requirements for commencing certain coordinated arbitrations.) A court will have authority to enforce this paragraph (4), including the power to enjoin the filing or prosecution of arbitrations without first providing a complete Notice of Dispute and participating in a timely requested Informal Settlement Conference. The court also may enjoin the assessment or collection of arbitration fees incurred as a result of such arbitrations. Further, unless prohibited by applicable law, the arbitration provider shall not accept or administer any arbitration or assess any fees in connection with an arbitration unless the claimant has complied with the Notice of Dispute and Informal Settlement Conference requirements of paragraph (3).

(5) Arbitration Procedure: The arbitration will be governed by the Commercial Arbitration Rules ("AAA Rules") of the American Arbitration Association ("AAA"), as modified by this arbitration provision, and will be administered by the AAA. (If the AAA is unavailable or unwilling to administer arbitrations consistent with this arbitration provision, another arbitration provider shall be selected by the parties or by the court.) The AAA Rules are available online at www.adr.org or by writing to the Notice of Dispute Address. Payment of any AAA filing, administration, case-management, hearing, and arbitrator fees will be handled in accordance with the AAA Rules. Unless you and we agree otherwise, any arbitration hearings will take place in the county of your address on file with your account. If appropriate, the arbitrator may hold hearings by telephone or videoconference or decide matters on the basis of papers submitted by the parties. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

Except as provided in paragraph (6) below, the arbitrator shall apply the same substantive law that a court would apply and can award the same individualized remedies (including statutory damages and statutory attorney's fees and costs) that a court could award under applicable law or this Agreement. The arbitrator may consider rulings in arbitrations involving different customers, but an arbitrator's ruling will not be binding in proceedings involving different customers. As in court, you and we agree that any counsel representing someone in arbitration certifies that they are complying with the requirements of Federal Rule of Civil Procedure 11(b), and the arbitrator is authorized to impose any sanctions available under that rule, the AAA Rules, or applicable federal or state law against all appropriate represented parties or counsel.

(6) Requirement of Individual Arbitration: The arbitrator may award relief (including damages, restitution, and declaratory or injunctive relief) only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR OUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING. Further, unless both you and we agree otherwise, the arbitrator may not consolidate the claims of more than one person (except for the claims of co- or joint account owners pertaining to that account), and may not

otherwise preside over any form of a representative, class, or private attorney general proceeding. If, after exhaustion of all appeals, any of these prohibitions on non-individualized relief and proceedings or on consolidation are found to be unenforceable, then all other aspects of the case must be arbitrated first. After completing arbitration, the remaining (non-arbitrable) aspects of the case will then be decided by a court.

(7) Coordinated Arbitrations: If 25 or more claimants submit Notices of Dispute or seek to file arbitrations raising similar claims and are represented by the same or coordinated counsel (whether the cases are pursued simultaneously or not), all the cases must be resolved in staged proceedings. You agree to this process even though it may delay the arbitration of your claim. In the first stage, we and claimants' counsel will each select up to 25 cases (50 cases total) to be filed in arbitration and resolved individually by different arbitrators. In the meantime, no other cases may be filed or proceed in arbitration, and the arbitration administrator must not assess or demand payment of fees for the remaining cases or administer or accept them.

The arbitrators are encouraged to resolve the cases within 120 days of appointment or as swiftly as possible thereafter, consistent with fairness to the parties. After the first stage is completed, the parties must engage in a single mediation of all remaining cases, with us paying the mediation fee. If the parties cannot agree how to resolve the remaining cases after mediation, they will repeat the process of selecting and filing up to 50 cases to be resolved individually by different arbitrators, followed by mediation. If any claims remain after the second stage, the process will be repeated until all claims are resolved, with four differences. First, a total of 100 cases may be filed in the third and later stages. Second, the cases will be randomly selected. Third, arbitrators who decided cases in the first two stages may be appointed in later stages if different arbitrators are not available. Fourth, mediation is optional at the election of both us and claimants' counsel.

Between stages, counsel will meet and confer regarding ways to improve the efficiency of the staged proceedings, including whether to increase the number of cases filed in each stage. Either party may also negotiate with the arbitration administrator regarding the amount or timing of arbitration fees.

If this paragraph applies to a Notice of Dispute, the Informal Resolution Period for the claims and relief set forth in that Notice of Dispute will be extended (including the tolling of any limitations periods) until that Notice of Dispute is selected for a staged proceeding, withdrawn, or otherwise resolved. A court will have the authority to enforce this paragraph, including by enjoining the mass filing, the prosecution or administration of arbitrations, or the assessment or collection of arbitration fees.

This paragraph is intended to be severable from the rest of this arbitration provision. If, after exhaustion of all appeals, a court decides that the staging process is not enforceable, then the cases may be filed in arbitration and the payment of arbitration fees will be assessed as the arbitrations advance and arbitrators are appointed rather than when the arbitrations are initiated.

(8) Military Lending Act: If you are a covered member of the armed forces or the dependent of a covered member within the meaning of the Military Lending Act and your Agreement with us involves an extension of consumer credit under that Act, then you are not required to arbitrate disputes.

Earnings Credit

If an earnings credit accrues on your account, the Bank will periodically apply your accrued earnings credit to eligible Bank fees and expenses (unless the Bank otherwise indicates in writing). The amount of Earnings Credit received each month is based on your Average Collected Balance, multiplied by the current earnings credit rate in effect. The earnings credit rate is determined by the Bank and is set each month based on current market conditions. The rate is subject to change without notice to you. The Bank may debit your account (or any other account you maintain at the Bank) or invoice you for any amount by which the fees and expenses exceed the accrued earnings credit on your account.

Facsimile or Mechanical Signatures

Many customers use a facsimile or other mechanical signature, including a stamp, referred to herein as ("facsimile signature") to execute agreements, authorize transactions, provide and authorize instructions and to indorse or otherwise complete other documents. If you use any form of facsimile signature in connection with any account, you agree to deliver a sample to us before you begin using it, and to execute and deliver agreements in a suitable form, if we so require. If you use a facsimile signature for any of these purposes, you are responsible for any such transactions, instructions or indorsements that appear to us to bear a signature that resembles the signature of a person authorized to sign on your account. When you use a facsimile signature in connection with any account, you agree you shall have the sole responsibility for maintaining security of the facsimile signature or device by which it is affixed, and you shall bear the entire risk for unauthorized use thereof, whether or not you are negligent, except as may be required by law. You agree that we may rely on facsimile signatures that resemble the appropriate original or any signature specimen given to us and that appears to have been made through an authorized medium, regardless of how the facsimile signature came to be placed on the item. We may rely on facsimile signatures, even if they were placed on agreements, transactions, instructions, items or otherwise without your knowledge or consent. We may pay items bearing facsimile signature, regardless of the persons to whom they are drawn or paid. A facsimile signature that resembles an authorized signer's signature or any facsimile signature specimen is not considered a forgery or an unauthorized signature, and such a facsimile or automated signature shall be effective as your signature or indorsement, without regard

to color variation, whether or not you have been negligent. You further agree to indemnify, defend, and hold us harmless from and against any and all losses, damages, claims, costs or expenses (including attorneys' fees and costs) incurred by us as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile signature or the device by which it is affixed. This means that we are not responsible for any misuse of a facsimile signature we believe you authorized.

Fraud Prevention

Lost or stolen items; unauthorized items

If any of your unissued paper *items* has been lost or stolen, or if you learn that unauthorized *items* are being issued on your account, you agree to notify the Bank at once. To the extent that your failure to so notify the Bank hampers the Bank's ability to prevent loss, the Bank will be relieved of any liability for such *items*. Upon receipt of any such notice, the Bank may at its sole discretion and without any liability to you take one or more of the following actions:

- Close your account and open a new account for you
- Dishonor any paper item you or an authorized signer have indicated may have been lost or stolen (unless you or an authorized signer subsequently have instructed the Bank to honor such an item) or
- Pay any paper item presented for payment on your account, provided you have instructed the Bank to pay such paper item and given the Bank the number of that paper item

If the Bank opens a new account for you and you have authorized a third party to automatically make regular deposits to or withdrawals from your account (such as wire or ACH transfers), the Bank will have no liability to you if you do not receive any regularly scheduled deposit or if a regularly scheduled payment is not made for you due to your failure to notify that third party in a timely fashion of the number of your new account.

FDIC Insurance

We are a member of the Federal Deposit Insurance Corporation (FDIC). At this time, the standard deposit insurance amount is $250,000 per depositor, per insured bank, for each account ownership category.
For current information relating to deposit insurance coverage, you may contact the FDIC toll-free at (877) 275-3342 or visit the FDIC website at www.fdic.gov.

Fees

A schedule of fees associated with our business deposit accounts is provided in our Fee Schedule. The schedule that applies to your account is part of the contract between you and us. You agree to pay the fees we charge, and you give us the right to collect any fees, as earned, directly from any of your account balances.

From time to time we may list fees for some non-account services (such as wires, cashier's checks, travelers' checks and so on) in the Fee Schedule. We may change non-account fees at any time without notice. You can get current information about non-account services and fees that apply at any of our banking offices.

Force Majeure

Neither party to this *Agreement* will be deemed to be in default of any of its obligations under this *Agreement* if its performance is delayed, hindered, or becomes impossible because of any act of God or of any public enemy, hostilities, war (declared or undeclared), guerilla or terrorist activities, act of sabotage, blockade, earthquake, flood, landslide, avalanche, tremor, ground movement, hurricane, storm, explosion, fire, labor disturbance, riot, insurrection, strike, sickness, accident, civil, commotion, epidemic, act of government or its agencies or officers, power interruption or transmission failure, or any cause beyond the control of either party.

Forum Selection

Except for claims to collect debts owed pursuant to an extension of credit under a separate agreement or note, unless you and we agree otherwise, to the greatest extent permitted by law, the state and federal courts in San Diego, California will have exclusive jurisdiction over any disputes (except for disputes brought in small claims court) that are not subject to arbitration or over any action involving the applicability or enforceability of the section entitled Dispute Resolution Program – Arbitration. You and we consent to the jurisdiction of those courts and waive any objections as to personal jurisdiction or as to the laying of venue in such courts due to inconvenient forum or any other basis or any right to seek to transfer or change venue of any such action to another court. Nothing herein shall preclude us from exercising any right of set-off or other self-help remedy we might otherwise have, or from closing or suspending any account or service provided to you.

General Use of Credit File Information

You certify as to the accuracy of the information you provide to us and authorize Axos Bank's affiliated consumer reporting agency/agencies to access your credit file to facilitate the processing of your application for Axos Bank financial products and to authenticate your identity for legal and regulatory compliance purposes. You understand that you may be asked questions based on the information in your credit file as part of this process. You also understand that Axos Bank may review your credit history and past banking relationships.

Information at Account Opening

Federal law, including the USA PATRIOT Act, requires all financial institutions to obtain, verify and record information that identifies each person or business that opens an account. When you apply for a business account, we will ask for your business name, address, and Tax Identification Number (TIN). We will also ask for your name, date of birth and social security number, which will allow us to verify your identity. We may validate the information you provide to us to ensure we have a reasonable belief of your identity and your business. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded. When you apply for a Sole Proprietor account, we will ask you and any authorized signer for your legal name, residential address, date of birth and Social Security Number (SSN). We will require one or more forms of unexpired photo identification. We may validate the information you provide to us to ensure we have a reasonable belief of your identity. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded.

Legal Process

Legal process includes a writ of attachment, execution, garnishment, tax withholding order, levy, restraining order, subpoena, warrant, injunction, government agency request for information, search warrant, forfeiture or other similar order. We may accept and comply with legal process: served in person, by mail, by facsimile transmission, or by other means. Any such legal process is subject to the Bank's security interest and the right of setoff. The Bank will not notify you of a grand jury subpoena affecting you or your account. Any fees or expenses the Bank incurs in responding to any such legal process may be charged against any account you maintain with the Bank. We may, but are not required to, send a notice to you of the legal process.

Limitation of liability; Indemnification

Whether in connection with your account or a service, in no event will either party to this Agreement or its respective directors, officers, employees, or agents be liable to the other party for any special, consequential, indirect or punitive damages, weather any claim is based on contract or tort or whether the likelihood of such damages was known to either party. The forgoing limitation of liability will not apply where expressly prohibited by the laws governing your account. The Bank will not have any liability to you if there are not sufficient available funds in your account to pay your *items* due to actions taken by

- The Bank in accordance with this *Agreement* or
- Any third party

Except to the extent that the Bank fails to exercise ordinary care of breaches this *Agreement*, you agree to indemnify and hold the Bank and its directors, officers, employees, and agents harmless from all claims, demands, losses, liabilities, judgments, and expenses (including their attorneys' fees and legal expenses) arising out of or in any way connected with the Bank's performance under this *Agreement*. You agree that this indemnification will survive the closing of your account and the termination of any *service*.

Lost/Stolen/Destroyed Cashier's Checks

You do not automatically have the right to stop payment on cashier's checks you purchase from us. If a cashier's check is lost, stolen or destroyed, please contact us for the procedures to obtain reimbursement or have the cashier's check reissued. In general, you must complete a declaration of loss form describing the cashier's check and how it was lost, stolen or destroyed. We will then wait ninety (90) days from the date the check was issued before we pay your claim. If ninety (90) days has already passed, we will act on your claim within a reasonable time. If the check is presented during the ninety (90) day waiting period, we may pay the item to a person entitled to enforce the check. If this happens, we will not pay your claim.

If we determine that any such instrument is presented by or on behalf of a person who may be a holder in due course or who may otherwise have the right to obtain payment of the cashier's check from the Bank, we may, without notice to you, pay the cashier's check, even though you may have paid us a fee to not honor the cashier's check.

Multiple Signatures

We will have no responsibility for reviewing the number or combination of signatures on an Item drawn on your Account. This means that if you have indicated that one or more signature is required in connection with an Item drawn on your Account, the Bank will have no liability to you if a transaction is conducted on or through your Account contrary to the signature requirements you have specified, provided at least one of the required signatures appears on the Item.

Our Receipt of Deposits

In receiving deposits, we act only as your collecting agent and assume no responsibility beyond the exercise of ordinary care. All deposits are posted to your designated deposit account conditionally, and only if the item is payable in U.S. dollars, subject to our receipt of final payment. If final payment is not received on any item you deposited to your account or that we cashed for you, or if any direct deposit, automated clearinghouse deposit or electronic fund transfer to your account is dishonored by the issuing financial institution for any reason, you agree to pay us the amount of the dishonored deposited funds, and you authorize us to debit any deposit account with us of which you are an owner, without prior notice and at any time, for the amount of the returned item or other deposit. You also authorize us to debit your account for the amount of our returned item fee, any interest paid on the deposit, and any other fee we pay or loss we incur. We may also use any other legal remedy to recover the amount you owe us. We are not responsible for any transactions, including any transactions sent through the mail, until we actually receive and post the transaction to your account. We are not liable for the default or negligence of our duly selected agents or correspondents, nor for losses in transit.

Processing Transactions and Posting Orders

Posting transactions to your account impacts your account balance. Posting a credit increases your balance. Posting a debit or hold reduces your balance. Credits include but are not limited to the following: teller deposits, direct deposits and credits we make. Holds include but are not limited to the following: deposit holds, debit card authorizations, and holds related to cash withdrawals and electronic transfers. Debits include withdrawals, transfers, payments, checks, one-time and recurring debit card transactions, and fees. We use automated systems to process transactions and then to post transactions to accounts. When we process multiple transactions for your account on the same day, you agree that we may in our discretion determine our posting orders for the transactions and that we may credit, authorize, accept, pay, decline or return credits, debits and holds in any order at our option.

Posting Orders

This section summarizes how we generally post some common transactions to your account. We group the different types of transactions into categories. We use several different categories for holds, credits, and debits. Most categories include more than one transaction type. After the end of the business day, our automated systems assign each transaction received for that day to a category. We generally post all transactions within a category, using the posting order or orders that apply to that category, before we post any transactions assigned to the next category.

We start with the balance in your account at the beginning of the business day, subtract holds from your balance, and make any adjustments from prior days. Next, we generally add credits to your balance and then subtract debits from your balance.

Changing Posting Orders

You agree that we may determine in our discretion the orders in which we post transactions to your account.

You agree that we may determine in our discretion the categories, the transactions within a category, the order among categories, and the posting orders within a category. We sometimes add or delete categories, change posting orders within categories and move transaction types among categories. You agree that we may in our discretion make these changes at any time without notice to you.

Posting Orders Determined at End of Day

We receive credits, debits and holds throughout the day. Regardless of when during the day we receive transactions for your account, you agree that we may treat them as if we received all transactions at the same time at the end of the business day.

During the day, we show some transactions as processing. As an example, we show some transactions as processing on the Account Details screen in Online Banking. Please note that transactions shown as processing have not been posted yet. The posting order for these transactions is determined at the end of the day, with the other transactions we receive for that day.

You should note that often we do not receive debits on the same day that you conduct them. As an example, when you use your debit card to pay for a purchase at a merchant and sign for the transaction, we usually receive an authorization request from the merchant the same day, but we might not receive the final debit card transaction for payment and posting until several days later.

We generally post credits and debits to your account, and report them on your statement, in a different order than the order in which you conduct them or we receive them.

Overdrafts

When we determine that you do not have enough available funds in your account to cover a check or other item, then we consider the check or other item an insufficient funds item. We will either authorize or pay the insufficient item and overdraw your account (an overdraft item) or we will decline or return the insufficient item without payment (a returned item).

We pay overdrafts at our discretion, which means we do not guarantee that we will always, or ever, authorize and pay them. If we overdraw your account to pay items on one or more occasions, we are not obligated to continue to paying future insufficient funds items. Our Schedule of Fees herein for your account explains when we charge you fees for overdrafts and for declined or returned items and the dollar amount of the fees.

Post-Dated Checks

We agree not to pay an Item that you have postdated before the date shown on the Item only if we receive reasonable advance written notice from you before the Item is presented, and you follow the procedures for and pay the fees associated with a Stop Payment Order. Your notice to us must specify the payee, date, amount, and Item number and the fact that you have postdated it. Notices regarding postdated Items are effective only for six (6) months from the date of the Stop Payment Order, and must be renewed to continue to be effective beyond that time. You agree that we may return a postdated Item to the presenter before the date shown on the Item without liability for wrongful dishonor. We may pay or dishonor a check more than six (6) months old without prior notice to you.

Powers Of Attorney

A Power of Attorney over a Business Deposit Account from an account owner or authorized signer will not be accepted by Axos Bank.

Preventing misuse of your account

You agree to take reasonable steps to ensure the integrity of your internal procedures with respect to your account and *items* drawn on your account or deposited to it. To help prevent embezzlement and protect your business assets, the Bank recommends that you:

- Daily online account activity review through Online Banking Services.
- Reconcile statements for your account as you receive them and notify the Bank immediately of any problem.
- Review your transaction activity for unexpected fluctuations. A large fluctuation might indicate embezzlement of fraud.
- Destroy any paper *item* that you do not intend to use.
- Notify the Bank immediately when an authorized signer's authority ends so that his/her name can be removed from all signature cards and online banking access and any cards that the Bank has issued to him/her can be cancelled.
- Do not sign blank paper *items.*
- Secure your supply of paper *items* at all times. Stolen paper *items* are a common method of embezzlement.
- Watch for paper *items* cashed out of sequence or made out to cash. These are classic red flags for embezzlement or fraud.
- Assign responsibilities for your account to multiple individuals. Those who reconcile statements for your account should be different from those who issue *items* drawn on your account.
- Obtain insurance coverage for these risks.

Prohibited Transactions

We strictly prohibit the use of any account to conduct transactions (including, without limitation, the acceptance or receipt of credit or other receipt of funds through an electronic funds transfer, or by check, draft, or similar instrument, or the proceeds of any foregoing) related, directly or indirectly, to federally controlled substances. You agree not to conduct any transactions through the account, which directly or indirectly involve or are related to federally controlled substances, including, without limitation, the acceptance or receipt of any funds or deposits in connection therewith. You also agree not to use your account or any other illegal activity.

Reclassification of Deposit Accounts

Under federal law, we are required to classify our deposits a certain way for regulatory reporting purposes. The following disclosure explains a change we may make to your Account that, ultimately, has no effect on your Account. We are simply changing the way we report deposit accounts to the government. The change to your Checking Account will not affect your available balance, interest earnings, FDIC insurance, or bank statement. The Account will consist of a checking sub-account and a savings sub-account, and the Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your Account is a plan on which interest is paid, your interest calculations remain the same. Otherwise, the savings sub-account will be governed by the rules governing our other savings accounts. This change will be transparent to you and will not affect your statement, any terms and conditions of your account, or any other items in your account.

Remotely Created Checks and Electronically Created Items

A remotely created check is a writing not signed by the customer that is created by a third party under the purported authority of the customer for the purpose of charging the customer's account with a financial institution. A remotely created check is also known as a demand draft. A remotely created check must contain the customer's account number and may contain the customer's printed or typewritten name, a notation that the customer authorized the draft, or the statement 'no signature required' or words to that effect. An electronically created item is an electronic image resembling a check, created from your information that was not actually derived from an original paper check.

If you voluntarily give information about your account (such as our routing number and your account number) to someone and authorize them to draw against your account, we may charge your account and pay any items, including remotely created checks and electronic

items initiated by the person to whom you gave the information. You also agree that we may pay an electronically created item even though the item was not created from an original paper check, whether presented in the form of a remotely created check or an electronic item. You authorize us to continue to honor items or debits from a payee previously authorized by you, until you instruct us to cease to do so, whether or not the payee is acting within the scope of your initial authorization, subject only to such liability as may be imposed upon us by law. If you want us to stop honoring items from a payee previously authorized by you, you must tell us in writing. Until you notify us that such items are not authorized, we can continue to pay them and will not be liable to you even though the items are not in accordance with any authorization you may have given.

This does not, however, obligate us to honor remotely created checks, electronically created items or similar items or entries. We may refuse to honor remotely created checks, electronically created items or similar items or entries without cause or prior notice, whether or not we have honored or dishonored similar items or entries previously.

You agree that we are under no obligation to verify whether the name and account number shown on the remotely created checks or electronically created items are consistent. If any information on a remotely created check or electronically created item is incomplete, inaccurate, or in error, you agree that we may, at our sole discretion, either pay the remotely created check or electronically created item and charge your account for the check or item as drawn or refuse to honor the check or item and, without prior notice to you, return the check or item unpaid. You further agree to indemnify and hold the Bank harmless for losses resulting from our honoring or dishonoring any such debit.

You further agree not to present remotely created checks or electronically created items for deposit, unless we have given prior express written approval.

Restricted Transactions

You acknowledge and agree that “restricted transactions” as defined in the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG issued thereunder are prohibited from being processed through your account or any relationship between you and the Bank. In the event we identify a suspected restricted transaction, we may block or otherwise prevent or prohibit such transaction and further we may close the account or end the relationship.

Right to Setoff

Subject to applicable law, we may, but are not obligated to, use the funds in your accounts to pay any due and payable debt(s) and obligation(s) that you owe us which are not paid when due. This is referred to as a “setoff.” If we exercise this right of setoff, we shall comply with all applicable laws. We will notify you promptly of the action taken. Generally, you agree that all sums in deposit accounts will be subject to our right of setoff for liabilities owed to us by any one or more of the account owners, including any other person who is a joint account owner; or any partnership of which you are a general partner; or any other person or entity with whom you are a co-obligor, or have agreed to act as surety or guarantor, or for whose debts you are liable or may be contingently liable. You authorize us to use account funds to pay your debts and obligations to us even if the setoff results in an early withdrawal penalty or the dishonor of items. If your account is a checking or money market account and if we exercise our right of setoff, our duty to pay any items presented for payment on your account during the business day preceding the day on which the setoff occurs may be terminated, and you agree that we may return those items unpaid. If we do return items, we also will charge you a Non-Sufficient/Uncollected Funds – Returned Item fee for each returned item. See the Fee Schedule herein.

If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balances for which we properly accelerated the due date under the note.

We will not be liable for the dishonor of any item or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment. This right of setoff does not apply to this account if: (a) it is an IRA or a tax-deferred retirement account; (b) the debt is created by a consumer credit transaction under a credit card plan; or (c) the debtor’s right of withdrawal only arises in a representative capacity.

Stale-Dated Checks

We may choose to pay or not to pay, or accept for deposit, any check presented more than 6 months after the date written on the check unless there is a valid stop payment order in effect. We are not responsible for any liability you may incur as a result of our decision to pay, not to pay or accept for deposit such an item.

Standard of Care

The Bank will meet its standard of care for your account, provided the Bank exercises ordinary care in the transaction at issue. When the Bank takes an item for processing by automated means, "ordinary care" does not require that the Bank examine the *item.* In all other cases, "ordinary care" requires only that the Bank follow standards that do not vary unreasonably from the general standards followed by similarly situated banks. The Bank's policies and procedures are general internal guidelines for the Bank's use and do not establish a higher standard of care for the Bank than is otherwise established by the laws governing your account. A mere clerical error

or an honest mistake will not be considered a failure of the Bank to perform any of its obligations. If the Bank waives any of its rights as to you or your account on one or more occasions, it will not be considered a waiver of the Bank's rights on any other occasion.

Statements

You will be able to review transactions, including images of the front and back of checks or other instruments drawn on your accounts daily for a period of 18 months through Online Banking services. You should review your transaction history daily to protect your rights, including your right to dispute transactions that you believe are unauthorized, counterfeit, or altered, forged. Because you are in the best position to discover and deter any problem, you agree to promptly review and verify your account transactions as if your transaction history shown online was a traditional periodic statement. The Bank hereby disclaims any responsibility for items and/or transactions debited from your account unless you (1) notify us within a reasonable time not to exceed 30 calendar days of its posting (2) results from a forgery, counterfeit or alteration so clever that a reasonable person cannot detect it or (3) as otherwise provided by law or regulation.

We will make a monthly account statement available to you online only for your checking or savings accounts. If you elect to not receive or review your statement, you are responsible for having access to the information provided in the statement and complying with this section.

Check Safekeeping. Copies of your checks and other Items paid from your Deposit Account will be held by us instead of returned to you. An image of the front and back of the checks you write and are presented for payment will be deemed to be made available to you no later than the day after the items are presented to us for payment. We will keep the image copies of the front and back for seven (7) years. Copies of Items Upon written or e-mail request, copies of Items will be provided and we may assess a fee for providing such copies. Please see Schedule of Deposit Fees – Business Banking.

Bank's Duty of Care. In accordance with reasonable banking standards, most checks and other Items presented to us for payment are processed through automated processing and, except in limited circumstances and subject to such reasonable sampling procedures as we establish at our discretion, most Items are not individually examined to verify your signature or that the Item is otherwise properly payable. You agree that we act within reasonable banking standards by processing most checks and other Items through automated processing systems.

Stop Payment Request

To place a stop payment order on a check or other Item ("Stop Payment Order"), you can use the Website after you login, or write to Customer Service, 4350 La Jolla Village Drive, Suite 140, San Diego, CA 92122. If you use the Website, you must fully complete the Stop Payment Request or the ACH Stop Payment Request Order form. If you use any other method to place the Stop Payment Order, your communication must include the exact amount of the check or other Item, the number of the check, your Deposit Account number, and the name of the payee. We cannot be responsible for the consequences of paying an Item if it is not described with reasonable certainty, or if we are not given reasonable time to place the stop payment. Our acceptance of a Stop Payment Order does not constitute a representation that the Item has not already been paid or that we have a reasonable opportunity to act upon the order. We require written or Website confirmation prior to accepting a Stop Payment Order.

Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Duration of Order. Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal.

Hold Harmless. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Unsigned Drafts. If you voluntarily give information about your Deposit Account (such as our routing and transit number and your account number) to a person who is seeking to sell you goods or services or collect a debt, we may consider any resulting debit as authorized by you, even if you did not physically deliver a check to the person or personally sign the instrument, unless you notify us to the contrary in accordance with our rules on Stop Payment Orders. If we receive pre-notification of a transaction, we will make a reasonable attempt to notify you of the pending transaction.

Cashier’s Checks. We will accept a stop payment order for a Cashier’s Check only if it has been lost, stolen or destroyed. We will not issue a replacement check sooner than 90 days after the issue date of the Cashier’s Check.

Substitute Checks

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes the rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

Telephone Calls: Calling, Monitoring and Recording

For our mutual protection, and to enable us to provide better service to you, we may monitor and/or record any of our telephone conversations.

Time to Bring Legal Action

To the fullest extent permissible by applicable law, unless another time is provided in another provision of this Agreement, an action or proceeding by you to enforce an obligation, duty, or right arising under this Agreement or under applicable law must be commenced within one year after the cause of action accrues.

Unclaimed Property – Accounts Presumed Inactive or Abandoned

We define inactive as no customer initiated activity, other than interest posting, and no contact between the customer and the Bank for a minimum period of 24 months. If your account is dormant, the Bank may hold all statements on your account, but the Bank's normal maintenance, service and other fees will continue to be assessed except where prohibited and ATM and POS access may be blocked. Each state has laws that govern when accounts are considered "abandoned" and when we are required to send a customer's funds to the state. This definition may not be consistent with the laws of your state; however, in accordance with California State law, if an account remains in an inactive status for three years, the funds are considered abandoned. We will send you a letter if it's possible that your account is at risk of being transferred to the state. Dormant accounts (if interest bearing) will continue to earn interest, and will be subject to such service charges as may be shown on the Schedule of Fees herein. We will attempt to notify owners of inactive accounts with an e-mail notice to review their account and to communicate with us about it. We will surrender the funds in your inactive account to the state of your last known address on file at the Bank if the account remains inactive for the time period designated by that state. Accounts with a foreign address on file will be surrendered to the state of California. Once the account is turned over to the state, you may reclaim the funds by presenting adequate proof of ownership to the appropriate state. We will have no further liability to you for such funds. When the funds in your account are delivered to the state, your account is closed, and no interest accrues. We encourage you to make sure your accounts remain active so you have full use of your accounts, and avoid the potential of having your account funds transferred to the state as "abandoned or Unclaimed property".

Your insurance coverage

It is recommended and many businesses carry special insurance for employee fraud/embezzlement. The Bank reserves the right to require that you file your claim with your insurance company before making any claim against the Bank. In such event, the Bank will consider you claim only after the Bank has reviewed your insurance company's decision, and the Bank's liability to you, if any, will be reduced by the amount your insurance company pays you.

Checking and Savings Accounts

From time to time, we may offer you or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank's website. All Checking and Savings accounts are variable accounts and these rates are subject to change without notice. This Truth in Savings disclosure refers to the Schedule of Fees – Business Banking herein.

Interest

If your account earns Interest, the following information applies unless otherwise specified in the description for your account type:
Rate Information:

- The interest rate and corresponding APY for savings and money market accounts are variable and are set at our discretion.
- Your interest rate and annual percentage yield may change.
- Fees may reduce earnings.
- At our discretion, we may change the interest rate on your account.
- We may change the interest rate on your account at any time.
- Interest rates and APYs for different balance ranges are listed on the Bank's website.
- We reserve the right to change balance ranges or apply the same interest rate to more than one range.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day.

Compounding and Crediting: Interest is compounded daily and calculated on a 365/366 day basis. Interest is credited on a monthly basis.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Limitations on Withdrawals

The Bank may choose to impose limits on the number of certain types of withdrawals and transfers you can make each month from your savings or money market account. Please note, that these limits do not apply to withdrawals or transfers made at a branch, by mail or at an ATM. You can make no more than a combined total of six (6) per month or monthly statement cycle (subject to Available Balance) from among the following:

- Preauthorized transfers (including transfers for overdraft protection)
- Telephone transfers or other electronic transmissions
- Online Banking and Mobile Banking transfers or bill payment transfers
- Transfers by check, draft, debit card, if allowed on your savings account
- We count checks for the purposes of transaction limitations as of the date the check posts to your account (not as of the date you write them)

In addition, each time a transfer is paid against your account in excess of those allowed by the Bank, you will be assessed an "Excess Transaction or Withdrawal Fee". See Schedule of Fees herein.

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. If we close or convert your account, you will receive a separate communication from us informing you of our actions.

We may refuse to allow any withdrawals without the Bank creating liability to you, if we have a concern that one or more transactions on your account may have been unauthorized or fraudulent, if there is a dispute concerning the Deposit Account that makes us uncertain regarding the instructions that have been given, the Deposit Account is garnished or attached, the Deposit Account has been pledged to the Bank as collateral for a debt, the availability of the funds on deposit cannot be verified, any required documentation has not been presented, or you have failed to repay an obligation to us on time.

REFER TO THE ACCOUNT DESCRIPTION FOR YOUR ACCOUNT TYPE BELOW FOR ADDITIONAL IMPORTANT INFORMATION REGARDING YOUR ACCOUNT.

Analyzed Business Checking

Account Features:

- Non-interest-bearing account
- Offers a range of Treasury Management Services refer to the *Business Account Analysis and Treasury Management Fees*

Minimum Deposit to Open Account: $ 100.00
Monthly Maintenance Fee: $ 15.00

Basic Business Checking

Account Features:

- Non-interest-bearing account
- Bill Pay – Basic
- Online Banking

- Image Statements
- Remote Deposit Anywhere –Up to 60 items (Includes monthly per item processing limitation)
- Unlimited Domestic ATM Fee Reimbursements
- Unlimited transaction Processing (includes debits, credits, and deposited items)
- Two (2) outgoing domestic wire fees reimbursed per month

Minimum Deposit to Open Account: None
Monthly Maintenance Fee: None

Small Business Interest Checking

Account Features:

- Tiered Interest-bearing account.
- Tiers are as follows:
  - $0-$49,999.99;
  - $50,000-$249,999.99
  - $250,000-$499,999.99
  - $500,000-$699,999.99
  - $700,000-$999,999.99
  - $1,000,000- $4,999,999.99
  - > $5,000,000
- Bill Pay
- Image Statements
- Remote Deposit Anywhere –Up to 60 items (Includes monthly per item processing limitation)
- Per- Item Processing Fee: Over 100 items per month $ .50 each (includes debits, credits, and deposited items)
- Unlimited Domestic ATM Fee Reimbursements

Minimum Deposit to Open Account: $ 100.00
Monthly Maintenance Fee: $10.00 monthly maintenance fee if the Average Daily Balance falls below $5,000.00

Small Business Money Market Account

Account Features:
Interest-bearing account

- Tiered Interest Earning Account.
- Tiers are as follows:
  - $0-$49,999.99
  - $50,000-$249,999.99
  - $250,000-$499,999.99
  - $500,000-$699,999.99
  - $700,000-$999,999.99
  - $1,000,000- $4,999,999.99
  - > $5,000,000
- Bill Pay
- Image Statements
- Remote Deposit Anywhere–Up to 60 items (Includes monthly per item processing limitation)
- Per-Item Processing Fee: Over 20 items per month $ .30 each (includes debits, credits, and deposited items)

Minimum Deposit to Open Account: $ 1000.00
Monthly Maintenance Fee: $ 10.00 monthly maintenance fee if the Average Daily Balance falls below $5,000.00

Small Business Premium Savings

Account Features:

- Interest-bearing account
- Tiered Interest Earning Account.
- Tiers are as follows:
  - $0-$23,999.99
  - $24,000- $49,999.99
  - $50,000-$249,999.99
  - $250,000-$499,999.99

- $500,000-$699,999.99
- $700,000-$999,999.99
- $1,000,000- $4,999,999.99
- > $5,000,000

- Per-Item Processing Fee: Over 20 items per month $ .30 each (includes debits, credits, and deposited items)

Minimum Deposit to Open Account: None
Monthly Maintenance Fee: None

Business Savings

Account Features:

- Interest-bearing account
- Tiered Interest Earning Account.
- Tiers are as follows:
  - $0-$49,999.99
  - $50,000-$249,999.99
  - $250,000-$499,999.99
  - $500,000-$699,999.99
  - $700,000-$999,999.99
  - $1,000,000- $4,999,999.99
  - > $5,000,000
- Per-Item Processing Fee: Over 20 items per month $ .30 each (includes debits, credits, and deposited items)

Minimum Deposit to Open Account: $ 1000.00
Monthly Maintenance Fee: $ 5.00 monthly maintenance fee if the Average Daily Balance falls below $2,500.00

IOLTA Interest Checking

Account Features:

- Interest-bearing account
- Unlimited Check Writing
- Free Visa Debit Card
- Free ATM Card

Eligibility: Attorneys Who Practice Law in the State of California

Minimum Deposit to Open Account: None
Monthly Maintenance Fee: None

Non-Profit Money Market

Account Features:

- Interest-bearing account
- Tiered Interest Earning Account.
- Tiers are as follows:
  - $0-$49,999.99
  - $50,000-$249,999.99
  - $250,000-$499,999.99
  - $500,000-$699,999.99
  - $700,000-$999,999.99
  - $1,000,000- $4,999,999.99
  - > $5,000,000
- Bill Pay
- Image Statements
- Remote Deposit Anywhere
- Per-Item Processing Fee: Over 25 items per month $ .30 each (includes debits, credits, and deposited items)

Minimum Deposit to Open Account: $ 1000.00
Monthly Maintenance Fee: $ 5.00 monthly maintenance fee if the Average Daily Balance falls below $2,500.00

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Business Certificate of Deposit (CD)

When you open a Business CD, you agree to keep your funds in the account until the maturity date. You must deposit at least $1,000 to open a Business CD. We provide a confirmation notice at account funding. Certificates of deposit are opened for a fixed amount and held for a specific term. Withdrawal prior to the maturity of the term selected will result in an early Withdrawal Penalty which will substantially reduce the interest earned and could result in the loss of some of the principal. Interest rates on CD Accounts will vary based on the term requested. The interest rate and annual percentage yield (APY) on the CD Account is determined on the day we receive your application. This rate is reserved for a period of 5 business days to allow time for your deposit to arrive. Our current rates and annual percentage yields (APY) for time deposits as of today can be found at our Website, www.axosbank.com.

Interest

We use the daily balance method to calculate the interest on your account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. We may change the interest rate from time to time, at our discretion. The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. You must maintain the entire balance in the account until maturity to obtain the disclosed annual percentage yield.

Terms

Terms for Business CD's are offered in monthly increments up to five years.

Maturity Options

Business CD's automatically renew for the same term and at the current interest rate then paid for the term in which the Account was renewed. The current interest rates are always available on our Website. You may also email or call us on the maturity date and we can tell you what the interest rate will be for the next renewal term.

Grace Period

If the Business CD automatically renews, you have 10 calendar days from the maturity date that you can make changes to your CD's term, rate, or make additional deposits or withdraw funds without penalty before it automatically renews for the same term. This time period is referred to as the "Grace Period". Interest earned during one term that is not withdrawn during or within the ten day grace period immediately after that term is added to principal for the renewal term. If you close the CD during the grace period, you will forfeit any interest accrued since the maturity date.

Early Withdrawal Penalty

On a Business CD account, we will impose a penalty if you withdraw any or all of the principal before the maturity date. You have contracted to keep your funds on deposit for the agreed term. You may not withdraw all or part of a CD except as provided in this Agreement. At our discretion, we may allow you to withdraw all or part of your funds at times other than the grace period.

The penalty imposed will be determined by the following schedule based on the number of days in the stated term. Please note that the term of the CD is the specified period of time you agreed to leave your funds on deposit – not the time remaining until maturity of your CD. We calculate the early withdrawal penalty on the principal amount withdrawn. We withdraw interest before principal. If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

CD term of 3 thru 5 months, 45 days' loss of interest, accrued or not;
CD term of 6 thru 11 months, 90 days' loss of interest, accrued or not;
CD term of 12 thru 23 months, 180 days' loss of interest, accrued or not;
CD term of 24 thru 35 months, 12 months' loss of interest, accrued or not;
CD term of 36 thru 47 months, 18 months' loss of interest, accrued or not;
CD term of 48 months or greater, 24 months' loss of interest, accrued or not.

If we are required to pay an amount from your CD (i.e. levy or garnishment), we may charge you an early withdrawal penalty, calculated on the amount withdrawn from the CD.

Business CDARS® Certificate of Deposit (CD)

The Business CDARS CD provides the ease and convenience to assure all your Business CD's are FDIC insured. When you open a Business CDARS CD, you agree to keep your funds in the account until the maturity date. You must deposit at least $100,000 to open a Business CDARS CD. We provide a confirmation notice at account funding. Certificates of deposit are opened for a fixed amount and held for a specific term. Withdrawal prior to the maturity of the term selected will result in an early Withdrawal Penalty which will

substantially reduce the interest earned and could result in the loss of some of the principal. Please refer to the required CDARS Deposit Placement Agreement for additional terms and conditions.

Legacy Accounts

Axos Bank is no longer accepting applications for the following products:

Property Management Money Market Account

Account Features:
Interest-bearing account

- Tiered Interest Earning Account.
- Tiers are as follows:
  - $0-$49,999.99
  - $50,000-$249,999.99
  - $250,000-$499,999.99
  - $500,000-$699,999.99
  - $700,000-$999,999.99
  - $1,000,000- $4,999,999.99
  - > $5,000,000
- Bill Pay
- Image Statements
- ATM/Debit Card Available
- Remote Deposit Anywhere–Up to 60 items (Includes monthly per item processing limitation)
- Per-Item Processing Fee: Over 20 items per month $ .30 each (includes debits, credits, and deposited items)

Monthly Maintenance Fee: $ 10.00 monthly maintenance fee if the Average Daily Balance falls below $5,000.00

Business Checking – MWA

Account Features:

- Simple interest-bearing account
- Variable interest rate account
- Free Online Banking
- Free eDeposit (Remote Deposit Anywhere)
- Bill Pay
- Image Statements
- Unlimited Domestic ATM Fees Reimbursements

Monthly Maintenance Fees: None

Fraternal Checking – MWA

Account Features:

- Simple interest-bearing account
- Variable interest rate account
- Free eDeposit (Remote Deposit Anywhere)
- Free Online Banking
- Free Bill Pay
- Image Statements
- Unlimited Domestic ATM Fees Reimbursements

Monthly Maintenance Fees: None

Fraternal Transfer Checking – MWA

Account Features:

- Simple interest-bearing account
- Variable interest rate account
- Unlimited withdrawals
- Free Online Banking

Monthly Maintenance Fees: None

Excess Transaction Fee: $ 10.00 per item

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Business Savings – MWA

Account Features:

- Simple interest-bearing account
- Variable interest rate account
- Free Online Banking

Transaction Limits: You can make no more than a combined total of six (6) per month or monthly statement cycle (subject to Available Balance) from among the following:

- Preauthorized transfers (including transfers for overdraft protection)
- Telephone transfers or other electronic transmissions
- Online Banking and Mobile Banking transfers or bill payment transfers
- Transfers by check, draft, debit card, if allowed on your savings account

Monthly Maintenance Fees: None

Excess Transaction Fee: $ 10.00 per item

Business Premium Savings – Nationwide

Account Features:

- Interest-bearing account
- Tiered interest rate account
- Free Online Banking
- Per-Item Processing Fee: Over 20 items per month $ .30 each (includes debits, credits, and deposited items)

Monthly Maintenance Fees: None

Business Checking – Nationwide

Account Features:

- Non-Interest-bearing account
- Up to $10 Domestic ATM Fee Reimbursements

Monthly Maintenance Fees: No monthly maintenance fee when you maintain a minimum daily balance of $3,000.00; or Axos Bank accounts combined to maintain a daily minimum balance $5,000; otherwise, $10.00

Business Savings – Nationwide

Account Features:

- Interest-bearing account
- Free Online Banking

Transaction Limits: You can make no more than a combined total of six (6) per month or monthly statement cycle (subject to Available Balance) from among the following:

- Preauthorized transfers (including transfers for overdraft protection)
- Telephone transfers or other electronic transmissions
- Online Banking and Mobile Banking transfers or bill payment transfers
- Transfers by check, draft, debit card, if allowed on your savings account

Monthly Maintenance Fees: None

Excess Transaction Fee: $ 10.00 per item

Business Money Market – Nationwide

Account Features:

- Interest-bearing account
- Tiered interest rate account
- Up to $10 Domestic ATM Fee reimbursements

Transaction Limits: You can make no more than a combined total of six (6) per month or monthly statement cycle (subject to Available Balance) from among the following:

- Preauthorized transfers (including transfers for overdraft protection)
- Telephone transfers or other electronic transmissions
- Online Banking and Mobile Banking transfers or bill payment transfers
- Transfers by check, draft, debit card, if allowed on your savings account

Monthly Maintenance Fees: No monthly maintenance fee when you maintain a minimum daily balance of $1,000.00; otherwise, $10.00

Excess Transaction Fee: $ 10.00 per item

E- Sign Disclosure and Consent

When applying for a Deposit Account or Loan with Axos Bank®, also known as UFB Direct, you will be asked to give your consent for the Bank to provide disclosures, communications and information to you electronically rather than paper form and agree to sign documents electronically, we will accept your electronic signature as though it were your handwritten signature.

The Disclosure and Consent Regarding Electronic (eSign) Signatures and Communication (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your new Deposit Account or your loan transaction (the "Loan") pending with the Bank ("we", "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Deposit Account or Loan in an electronic form. We will sometimes use the words "Electronic Records" as a short way to refer to the communications and information that we may provide electronically. Before you decide whether or not you wish to give your consent to receiving Electronic Records, you should read and consider the following information.

If you agree to provide your consent, click/check the "I Agree" button or sign at the bottom of the acknowledgement. The statement contains important information that we are required by law to provide to you. You should keep a copy for your records. For your convenience, this statement is written in a "Question and Answer" format. If you have any questions about Electronic Records that are not answered, you can contact us as follows:

Send us an e-mail at customerservice@axosbank.com
Call us toll free at 1-844-773-0647 for loan questions
or 1-877-247-8002 for Deposit Account questions or write to us at:

Axos Bank
Corporate Headquarters
4350 La Jolla Village Drive, Suite 140 San Diego, CA 92122

Types of Disclosures and Notices that will be provided in Electronic Form. The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Reserve Regulation B, the Federal Truth-in- Lending Act and Federal Reserve Regulation Z, the Federal Fair Credit Reporting Act, the Federal Electronic Fund Transfer Act and Federal Reserve Regulation E, , the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the Deposit Account or Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

For Online Banking Services the Disclosures may include your periodic Account Statement (As part of the monthly account statement, you will receive information about your account), other periodic or special notices (such as hold notices on availability of funds, or error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you and Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

Your Right To Receive Paper Copies of the Disclosures**.** You have a right to receive certain Communications on paper and you are not required to consent to receiving those Communications electronically instead. You are not required to consent to the electronic signature of documents. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you should also print all disclosures and legal documents.

Your Right ToWithdrawYour Consent**.** You have the right to withdrawyour Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described in below.

Scope of Your Consent. Your Consent applies only to your electronic receipt of Disclosures and legal documents in connection with the origination, closing and servicing of the Loan or deposit account. Your Consent does not apply to other transactions that you may wish to enter into with us.

To Withdraw your Consent all you need to do is contact us using one of the Contacts described above.

What records will you provide to me electronically? If you consent, you will receive electronic records that relate to our online banking services. These will include the following types of documents:

- Your monthly account statement, if applicable. (As part of the monthly account statement, you will receive information about your

account).

- Other periodic or special notices (error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you.
- Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

Do I have an option to regularly receive these records in non-electronic form? After you provide your Consent, you may receive, without charge, a paper copy of any Disclosures that have been provided to you electronically by contacting us using one of the Contacts described above. The Bank's Online Banking Service has been designed and built to provide records to you in electronic form. To put it another way, the system is an electronic banking system and it does not have a paper-based alternative.

Can I get a copy of the records in non-electronic form if a special need arises? At your request, we can prepare a paper- based version of any of the electronic records you receive, for up to five years after the date it was created. If you want us to prepare a paper- based copy, you can request it by contacting us. Please refer to the Schedule of Deposit Account Fees and Terms for any costs associated with this service.

If I consent to electronic records now, and change mymind, what can I do and what are the consequences? You can change your mind, and withdraw your consent, at any time, and provide notification to us at the contact information above requesting paper statements and documents be provided to you. However, remember that the Online Banking Service does not support paper-based communications. So the consequence to you, if you withdraw your consent to electronic records, is that your access to and your ability to use the Online Banking Service will end.

Change of your designated E-Mail Address. If you change your designated e-mail address, you must notify the Bank to ensure continued delivery of electronic records.

Are there any hardware or software requirements for me to access or retain the electronic records? You will need a computer with sufficient memory to store electronic records, and with a working connection to the Internet. You will need an internet connection; a Current Version of Internet Explorer, Chrome, Safari, or Firefox; an active e-mail account and related software for accessing the email account; a Current Version of a program that accurately reads and displays PDF files; and a device with an operating system capable of supporting previous items. Your browser will need to have a minimum of 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. Finally, you will need a printer if you want to print copies of electronic records.

If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are.

We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receive communications or information by electronic records. If not, you will be allowed to withdraw your consent at that time, without any fee or charge by us.

However, if you withdraw your consent, you may not be able to access the Online Banking Services without upgraded hardware or software. Then, your ability to use the Online Banking Service could also end (as described above, under "If I consent to electronic records now, and change my mind, what can I do and what are the consequences?").

How will the electronic records be provided to me? All Disclosures are available on the Bank's Website and can be accessed by clicking on the "Disclosures" tab. Other periodic or special notices will be sent to you by e-mail, unless they contain confidential account information at which time they will be sent by secure email through the online banking service on our Website. Your monthly account statements, if applicable, contain confidential information, so they will be stored for you to access (print or review) on the online banking service on our Website, at www.axosbank.com and will be available to you, for at least 2 years following the date it is first posted.

To access your monthly statements and any notices sent by secure email, you will need to sign-in to the online banking service of the Bank's Website.

Are there other special requirements for electronic records? You must provide us with your current e-mail address, and keep it current with us at all times. Otherwise, you may not receive electronic records in a timely manner. If you download or print any confidential materials, such as your monthly statements, be sure that, you store them in a secure environment.

Electronic Banking Services

General Rules

This agreement (the "EFT Agreement") governs your use of Electronic Funds Transfer Services described below ("EFT Services") that are available for the Accounts opened through the Bank Website (the "Website"). The following provisions apply only to accounts established primarily for personal, family, or household purposes. This EFT Agreement describes your rights as well as your responsibilities and as such should be read carefully. We recommend that you keep the EFT Agreement for future reference.

Definitions

In this EFT Agreement, "Checking Account" means a Demand Deposit account (DDA), a Negotiable Order of Withdrawal (NOW) account, a Savings account and a Money Market account at the Bank that you open through the Bank website; "Account" includes any Checking, Certificate of Deposit, or Savings account at the Bank opened through the Website or in person. "Access Device" means your Password, or other device or code we make available to you to access your Accounts; "Business Day" means Monday through Friday, except federal holidays; and "Authorized User" means any person you authorize or permit to use your Password or other Access Device to access your Accounts, whether that person uses the Access Device to obtain information or to conduct a transaction.

This EFT Agreement is part of the Banking Documents. Other terms used in this EFT agreement may be defined elsewhere in the Banking Documents.

- Funds Transfers
- Other Electronic Fund Transfer Services
- Liability For Unauthorized Electronic Transfer

Types of Transactions

We offer the following types of Electronic Fund Transfers (EFT) Services for your Checking Account(s).

Direct Deposits

You can arrange for direct deposits to your checking and savings account(s).

Preauthorized Credits/Debits

We accept, on your behalf preauthorized Credits/Debits drawn on your Deposit Accounts which allow unrestricted activity. Through our online bill payment service, you are able to electronically transfer funds from your Deposit Account to other parties, provided the account allows such activity. We may conduct these transactions via Automated Clearinghouse (ACH) transfer. We may also accept and direct funds by wire transfer. Each of these services has unique fees associated with the transaction. Please consult our Schedule of Fees – Business Banking herein. When you provide the party initiating the withdrawal or deposit with advance authorization to make recurring ACH transfers to or from your Account, the transfers are referred to as "preauthorized transfers." Because these preauthorized transfers are performed electronically through the ACH, they are governed by federal regulations pertaining to EFT Services, which entitle you to certain benefits and protections in connection with the EFT Services, such as the right to receive a copy of your written authorization to make preauthorized transfers from your Account from the party that obtains it.

Use of Wires or ACH originations through Online Banking will require a Treasury Management Agreement, please contact us at 844-678-2726 or our Relationship Manager for more information from 9:00am - 6:00pm (PT).

Telephone Banking

You may use our Voice Response Unit to speak with a banker or to get your account information, transfer funds between your accounts with us. You must have a valid deposit account and PIN to use this system.

Online Banking

You may use Online Banking to view your account information, make deposits, transfer funds between your accounts, and make payments from your checking account to third parties. You must agree to the additional disclosures for using additional online services.

Mobile Banking

You may use Mobile Banking to make deposits to your accounts. You must agree to the additional disclosures for using Mobile services.

Mobile Banking is offered as a convenience and supplemental service to the Bank's Online Banking Services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Not all mobile devices will be capable of accessing and using Mobile Banking. The Bank cannot guarantee the availability of underlying data services provided by your mobile carrier, (i.e. we are not responsible for carrier data outages or "out of range" issues). We will not be responsible for any inability of your mobile device to access or use Mobile Banking, or for any loss or damage to your

mobile device resulting from your access or use, or attempted access or use, of Mobile Banking (including downloading any associated Java applications for Mobile Banking), and you should satisfy yourself as to these matters before attempting to access or use Mobile Banking. Some mobile devices may store (cache) information that is accessed during a Mobile Banking session. You must have an eligible mobile device capable of SMS messaging (for SMS (Text) Banking), or downloading Java applications and making data connections to the Internet (for Mobile Browser Banking). You must be authorized to use and incur charges on your mobile device cellular account in relation to Mobile Banking.

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

Mobile Banking consists of two separate features:

SMS (Text) Banking – access available account information via text messaging.
Browser Mobile Banking - a mobile version of Online Banking accessed via an URL.

To activate Browser Mobile Banking, you must have at least one active deposit Account, be an owner of the Account and be registered for Online Banking. To access the Browser Mobile Banking feature, you must know the Mobile Banking URL and will log in using the required login credentials used for Online Banking.

The following options are available in the Browser Mobile Banking:

Account information - includes transaction history (length of time is limited) and does not replace the periodic statements for your Account.
Transfers - between Bank accounts.
Bill Payment - submit payments to payees already set-up within the Bill Pay module of Online Banking.

We may offer additional mobile services and features in the future. Any such added mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile service or feature is added and/or at the time of enrollment for the feature or service if applicable.

If at any time you should cancel your Online Banking access or your Online Banking access changes or becomes inactive, Mobile Banking Services may not be available. You may cancel Mobile Banking at any time by contacting us by email or phone.

We do not charge fees for Mobile Banking including EFTs. However, please see our Business Banking Schedule of Fees herein for any excess transaction fees that may apply to your Account. Also, you are responsible for web access and/or data or text message charges that may be billed by your mobile carrier. Check with your mobile carrier for details on specific fees and charges that may be applicable.

For additional security:
Mobile app will automatically wipe your login name and password after each logout
SMS Banking will never ask for sensitive customer information
Update your mobile device operating system and security programs

Linked Account Transfer

You may authorize Axos Bank to transfer funds to and from your business accounts with us for excess balances exceeding your established threshold.

Linked Account Transfer Protection

You may authorize Axos Bank to transfer funds to and from your business accounts for overdraft protection.

Transfers

You may transfer funds to your business Savings, Money Market, or Checking Account at the Bank by logging into online banking.

Electronic Transaction Cancellations

If you have arranged with us in advance to make regular periodic payments out of your designated Account using our Bill Payment Service, you can stop any of those electronic or check payments by following these procedures:

Log into Online Banking and cancel the future payments using in the Bill Payment section.

Call Customer Service, or e-mail in time for us to receive your request three or more business days before the payment is scheduled to be made. If you call, we may require you to put your request in writing so that it reaches us within 14 days after your call.

Your Liability for Unauthorized Electronic Funds Transfers

TELL US AT ONCE if you believe your Access Device has been lost or stolen or if you think your PIN or Password is no longer secure or confidential. Telephoning us is the best and fastest way of keeping your possible losses down. During business hours you may call 1-877-541-2634 to report your ATM/Visa Debit Card lost or Stolen or login to your online banking and send us a secure message.

You agree that you will not reveal your User ID, Password, PIN, or any other Access Device to any person not authorized by you to use your Access Devices; not write your PIN or Password or on any item kept with your Access Devices; and not leave a computer terminal unattended after you have logged in using your Password or other Access Device.

Transactions Not Subject to Electronic Fund Transfer Act or Regulation E

Electronic transfers made from an account used for business purposes, regardless of account ownership, are not subject to the Electronic Funds Transfer Act, Regulation E or to the error resolution procedures set forth herein. You must notify us immediately of any unauthorized or erroneous electronic transactions not subject to the Electronic Fund Transfer Act or Regulation E shown on your statement or a notice. Your notice must be in writing, must include a statement of relevant facts.

In Case of Errors or Questions about Your Electronic Transfers

Telephone Customer Service at 1-877-541-2634, email, or write us at Axos Bank, P.O. Box 509127, San Diego, CA 92150, as soon as you can, if you think your online statement or receipt is wrong or if you need more information about a transfer listed on the online statement or receipt. We must hear from you NO LATER than 60 days after your FIRST online statement on which the problem or error has appeared. In your communication to us, be prepared to provide us with the following information:

- Your name and Account number (if any).
- A description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.
- If you tell us orally, we may require that you send your complaint or question in writing within 5 business days.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

For disputes involving the unauthorized use of your VISA Debit Card for VISA point-of-sale transactions, we will provisionally credit your Account within 5 business days. Under the VISA Rules, we may withhold provisional credit to the extent allowed under applicable law if we determine that the circumstances or account history warrants the delay. The VISA Rules do not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed over the VISA network.

For purposes of the business VISA Debit Card, transactions by a business co-owner, a cardholder or person authorized by a cardholder, other person with an interest in or authority to transact business on the account, and/or a transaction that exceeds the authority given by the account owner are not deemed as “unauthorized transactions.”

Our Liability for Failure to Complete Electronic Funds Transfers

If we do not complete a transaction from your business account on time or in the correct amount, according to our agreement with you, we will be liable for your losses or damages only directly caused by this failure. However, there are some exceptions. For instance, we will not be liable if: through no fault of ours, you do not have enough available funds in your Account, including any available overdraft line of credit, to make the transaction.

Circumstances beyond our control (such as fire, flood or riot) prevent the transaction, despite reasonable precautions that we have taken.

In the case of pre-authorized credits, the data from the third party is not received, is incomplete or erroneous.

Amendments

If you do not agree to a change or amendment to this EFT Agreement, you must notify us prior to the effective date of the change or amendment and cancel your EFT Services and surrender or destroy your Access Devices.

Termination

We may terminate EFT Services, in whole or in part, without notice, due to your default or as a security precaution. If you or we cancel this EFT Agreement you must surrender or destroy all Access Device issued to you and/or the business.

Funds Availability

Your Ability to Withdraw Funds

This policy applies to deposits into accounts that are opened at the Bank. All deposits are processed at Bank's processing facility located in San Diego, CA, and are received either electronically, through the mail, or in person. Please do not mail cash deposits. In the event Bank receives cash deposits, you agree that the Bank's determination of the amount of the deposit will be conclusive. The Bank is responsible for mailed deposits only after the Bank has received them. The Bank is not liable for any deposits, including cash, lost in the mail. Remember: when you use the U.S. mail to make a deposit, you will need to allow extra time for the deposit to reach us.

The Bank's policy is to make funds from certain electronic deposits available to you on the business day the Bank receives the deposit. However, the Bank may delay the availability of funds from your check deposits to afford us time to verify the deposit and ensure the funds are collected. During the delay, you may not withdraw the funds and the Bank will not use the funds to pay checks you have written or other debits against the account that you have initiated, such as electronic bill payments.

Determining the Availability of a Deposit

The length of the delay is counted in business days from the day of your deposit. Every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day your deposit is received by the Bank. However, if you make a deposit after our cutoff time or on a day we are not open, we will consider the next business day we are open to be the day of your deposit. The availability of your deposit varies depending on the type of deposit and is explained below.

Our deposit cutoff times are as follows:

- Branch deposits:
  - California: 5pm Pacific Time for same-day processing
  - Nevada: 5pm Pacific Time for same-day processing (does not accept cash transactions)
- Axos ATM deposits:
  - Axos Bank ATMs: 5pm Pacific Time for same-day processing
  - Non-Axos Bank ATMs: 2:30pm Central Time for same-day processing
- Check deposits made via the Mobile Banking app: 3pm Pacific Time
- Electronic credits (such as Direct Deposit or account transfers): Credit received at least 2 days before the settlement date, will be posted by 8:30am Central on the date specified as the settlement date

This funds availability policy does not apply to checks drawn on banks located outside the United States of America.

Same Day Availability

Funds from electronic direct deposits to your account will be available on the same day the Bank receives the deposit. Interbank Transfers initiated from your Online Banking account will be made available upon actual and final credit of the funds. This is typically within 3 to 5 Business Days.

Next- Day Availability

Funds from the following deposits on established accounts are available on the first Business Day after the day of your deposit:

- U.S. Treasury Checks that are payable to you
- Wire Transfers
- Checks drawn on the Bank (on-us items)

If you make a deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash
- State and local government checks that are payable to you
- Cashiers, certified, and teller’s checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

If you make your deposit at a nonproprietary ATM (an ATM not owned or operated by Axos Bank), funds from these deposits will be available no later than the fifth business day after the banking day of deposit.

If you make a deposit using our Remote Deposit Services, funds from these deposits will be available on the 5th business day after the day we accept your deposit.

Note: At its discretion, the Bank may decline to accept any item for deposit.

Check Deposits

Checks are available as follows:

Checks: The first $275 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds from a deposit of checks will be available on the second business day after the day of your deposit. For example, if you deposit a check of $700 on Monday, $275 of the deposit is available on Tuesday. The remaining $425 is available on Wednesday.

If we take longer to make all of the funds from these types of deposits available as disclosed above, we will notify you by e-mail within one business day after we receive your deposit. We will also tell you when the funds will be available

Longer Delays May Apply

In some cases, we will not make all funds that you deposit by check available to you by the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposits, however, may be available no later than the first business day after your deposit. If we are not going to make all funds from your deposit available by the first business day after the day of your deposit, we generally notify you by mail or e-mail if the Bank delays your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. If you need the funds from a deposit right away, you should ask when the funds will be available.

We may delay the availability of funds you deposit by check for a longer period under the following circumstances:

- The Bank believes a check you deposited will not be paid;
- You deposited checks totaling more than $6,725 on any one day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer equipment.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Funds from deposits of cash and wire transfers will be available the first business day after the day of your deposit.

The first $6,725 of a day's total deposits of traveler's, cashier's, certified, teller's and federal, state and local government checks will be available the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the check is deposited into an account held by the payee and in person to an employee of the bank. The excess over $6,725 will be available on the seventh (7th) business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first $6,725 will not be made available until the second business day after the deposit.

Funds from all other check deposits will be available on the seventh (7th) business day after the day of your deposit.

Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you deposited it.

Deposits at Non-Axos Bank ATMs
Non-Axos Bank ATMs are part of ATM networks owned or operated by other financial institutions. You can use your card to deposit funds to accounts linked to your card as primary checking and primary savings. Deposits made at a non-Axos ATM by cash or check will be made available for withdrawal not later than the fifth business day following the banking day on which the funds are deposited. All ATMs that we own or operate are identified as our machines

Fund Transfer Services:

The following provisions apply to funds transfers you send or receive through the Bank, but do not apply to electronic funds transfers governed by Regulation E of the U.S. Federal Reserve Board, known as Wire Transfers. If you have a specific agreement with the Bank for these services, these provisions supplement that agreement to the extent these provisions are not consistent with the specific agreement.

The Uniform Commercial Code includes provisions relating to funds transfers. These provisions define the following terms: funds transfer, payment order and beneficiary. These terms are used here as they are defined in Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state whose law applies to accounts for which the funds transfer service is provided. In general, a funds transfer is the process of carrying out payment orders that lead to paying a beneficiary. The payment order is the set of instructions given to the Bank to transfer funds. The beneficiary is the person or business who receives the payment. We may charge fees for sending or receiving a funds transfer. We may deduct our fees from your account or from the amount of the transfer. For current fees, please refer to our Schedule of Fees herein.

Fedwire

Fedwire is the electronic funds transfer system of the US Federal Reserve Banks. When you send a payment order or receive a funds transfer, we or other banks involved in the funds transfer may use Fedwire. If any part of a funds transfer is carried out by Fedwire, your rights and obligations are governed by Regulation J of the Federal Reserve Board.

Cutoff Times

We have cutoff times for processing payment orders. Cutoff times vary depending on the type of payment order. If the Bank receives your domestic payment order after 12:00 pm (PT), or international payment order after 12:00 pm (PT), or on Saturday, Sunday or federal holiday, it may be processed on the next funds-transfer business day.

Amending or Canceling Wire Transfers

You may only amend or cancel a payment order prior to the funds transfer being sent by the Bank. If you ask the Bank do this, we may make a reasonable effort to act on your request. But we are not liable to you if, for any reason, a payment order is not amended or cancelled. You agree to reimburse the Bank for any costs, losses or damages that we incur in connection with your request to amend or cancel a payment order.

Inconsistency of Name or Number

When receiving a payment order, payment may be made by the Bank, or by other banks, to which the payment order is forwarded, based solely on the account number even if the account number identifies a beneficiary different from the beneficiary named by the Originator of the payment order. Furthermore, when receiving a payment order, we may rely, and any other banks to which the payment order is forwarded may rely, on the bank identification number provided in the payment order even if the identification number identifies a bank different from the bank named by the Originator of the payment order.

Sending Wire Transfer

We may select any intermediary bank; funds transfer system or means of transmittal to send payment orders. Our selection may differ from that indicated in your instructions.

Notice of Rejection

The Bank may reject payment orders. We notify you of any rejection electronically or orally. We are not liable to you for the rejection or obligated to pay you interest for the period before you receive timely notice of rejection.

Errors or Questions about Payment Orders

The Bank will notify you about funds transfer by listing them on your account statement. In some cases, we may also notify you electronically or in writing. You must notify us at once if you think a funds transfer shown on your statement or notice is incorrect. You must send us written notice, including a statement of relevant facts, no later than 10 days after the date you first noticed the error or statement on which the problem or error appears. If you fail to notify us within this 10-day period, we are not liable for any loss of interest because of an unauthorized or erroneous debit or because your statement incorrect. We are not required to compensate you, and we are not required to credit or adjust your account for any loss of interest or interest equivalent.

Receiving a Wire Transfers

The Bank may receive instructions to credit funds to your account. We may receive a wire transfers directly from the sender, through a funds transfer system or through some other communications system.

ACH Provisional Payment Rule

Credit given by us to you with respect to an automated clearing house credit or debit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you (i.e. Originator of the entry) will not be deemed to have paid you the amount of such entry.

Notice of ACH Transfer

Under the Operating Rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your account, we are not required to give next-day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in periodic statements we provide to you.

ACH Debits and Credits

From time to time, originators that you authorize may send Automated Clearing House (ACH) credits or debits for your account. For each ACH transaction, you agree that the transaction is subject to the National Automated Clearing House Association (NACHA) Operating Rules and any local ACH operating rules in effect. You agree that we may rely on the representations and warranties contained in these operating rules and either credit or debit your account, as instructed by the originator of the ACH transaction. You should be cautious about giving someone your account number to help prevent unauthorized transactions on your account. You must notify the Bank immediately of unauthorized activity.

Endorsements

You authorize us to supply any missing endorsements if items are made payable to you or your order and you have not endorsed them. You warrant that all endorsements on items deposited to your account are genuine. Endorsements must be placed only in the area so designated on the back of an Item.

Online Banking and Bill Payment Services

This Axos® Bank Online Banking Agreement ("Agreement") with Axos Bank applies to your use of the Axos Bank Website. In this Agreement, "you" or "your" means each person that uses the Bank's Website to obtain a Financial Service; "Financial Service" means a deposit account, overdraft credit account, bill payment service, Mobile Banking or any other financial product or service available through the Axos Bank Website; "Provider" means a service provider that offers a Financial Service through the Bank's Website or an affiliate of the Bank's; "The Bank's website" and the "Website" means the Internet site operated by the Bank for itself and the Providers. "Provider Documents" means you have a separate agreement with some or each Provider regarding the Financial Service it provides. "Banking Product Documents" means the Business Deposit Account Agreement and Schedule of Fees, Online Banking Agreement, Electronic Funds Transfer (EFT) Services Agreement, Funds Availability Policy, Terms defined in this Agreement have the same meaning as the Banking Product Documents and, unless specified otherwise, any term defined in a part of the Banking Product Documents has the same meaning.

Consent to Terms and Conditions By submitting the application accessible through the Bank's Website or using any Financial Service, you agree to the terms and conditions set forth in this Agreement and the Provider Documents, if any, governing the Financial Service you obtain through Online Banking. In the event that the Bank amends this Agreement or a Provider amends the Provider Document, to the extent permitted by law; your continued use of the Website or a Financial Service subject to such Provider Document after the effective date of such change evidences your acceptance to such amendment. A Provider may enforce this Agreement against you to the extent it relates to that Provider.

Consumer Credit Reports Consumer Credit reports may be obtained by the Bank or any Provider in connection with any Financial Service that you request or receive. If you ask, you will be informed whether or not such a report was requested, and if so, the name and address of each agency that furnished the report.

Bill Payment Processing

Axos Bank customers with an online banking service may use the optional Bill Payment service in the following manner:

- Payments can be entered as a one-time transaction or as recurring transactions that are scheduled.
- You certify that any account you add through the bill payment service is an account from which you are authorized to make payments, and any payment you make using the bill payment service will debit an account that you are legally authorized to use.
- Payments (other than Axos Bank loan payments, entered on our system before 2:00 p.m. PT on a bank business day will be scheduled and begin processing on the same bank business day. Payments that are entered after this cut-off time or on a day that is a non-bank business day will be scheduled for processing and be processed the next bank business day.
- Scheduled recurring payments that fall on a weekend or a non-bank business day will be processed on the next bank business day.
- You authorize us to make payments in the manner we select from the following methods:

  - Electronic Transmission - The majority of payees are this and the payment is sent via ACH to these types of payees.
  - Check - Payees that are not able to be set up as an electronic transmission will receive a check drawn directly from your designated account.
- Scheduling Bill Payments
  - The scheduled “Send Date” is the date you enter for the payment to be sent to the Payee. For payments made by electronic transmission, the payment amount will be debited from, or charged to an account that you designate on the scheduled “Send Date.” If the scheduled “Send Date” is a weekend or non-bank business day, then the “Send Date” will be the next bank business day. For payments made by personal check, the account you designate will be debited when the check is presented to us for payment which may occur before, on or after the scheduled send date.
  - For payments made from an Axos Bank deposit account and to an Axos Bank loan, line of credit, or mortgage, Axos Bank will process and credit the payment to the appropriate account effective the same business day, provided the payment is scheduled prior to the 2:00 p.m. PT cut-off.

When you attempt to schedule a payment, we will inform you of the earliest available delivery date. To assure timely payment and obtain the full benefit of the Online Banking Service, you must schedule payments and your account must be in good standing, you will be fully responsible for all late fees, interest charges, or other action taken by the Payee.

Contact Us Contact information for the Bank is provided on the Website or from within Online Banking or Mobile Browser Banking by selecting the "Contact Us" link.

Electronic Communications To the fullest extent permitted by applicable law, this Agreement and any other Financial Services, Provider Documents, notices or other communications regarding Online Banking (collectively referred to as "Communications"), may be provided to you electronically and you agree to receive Communications in an electronic form. Electronic Communications may be posted on the pages within our Website or Online Banking and/or delivered to your e-mail address or access device. Any Communications that are required by law or regulation will be provided, at our Website www.axosbank.com in a form you can print and retain for your records. All Communications in either electronic or paper format will be considered to be "in writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not you have received or retrieved the Communication. The Bank and the Providers reserve the right to provide Communications in paper format. Your consent to receive Communications electronically is valid until you revoke your consent by notifying the Bank on behalf of itself and the Providers of your decision to do so. If you revoke your consent to receive Communications electronically, the Bank and the Providers will terminate your right to use Online Banking. Mobile Banking or obtain Financial Services (including redeeming any deposit accounts), and you accept sole liability for any early withdrawal penalty, tax or other consequence resulting from an involuntary termination of a Financial Service, to the extent permitted by law.

You agree to monitor your Account and important account information through your Online Banking service, periodic statements for your Account, if applicable and important notices about your Account delivered by us electronically or by mail, in addition to any services or information you may receive through Mobile Banking. You agree to keep informed of any changes to Mobile Banking by regularly visiting our website.

Governing Law This Online Agreement and Financial Services are accepted by the Bank in the State of California, and is governed by California and Federal law between you and the Bank. Providers may select a state law other than California law to govern matters covered by their specific Provider Documents and the enforcement of this Online Banking Agreement with respect to the Financial Services they provide.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.

Illegal, Fraudulent or Improper Activity You will not use the Website or any Financial Service for any illegal, fraudulent or improper activity. If the Bank or any Provider suspects that you may be engaging in or have engaged in a fraudulent, illegal or improper activity, including a violation of any terms and conditions relating to Online Banking or any Financial Service, your access to Online Banking and any Financial Services may be suspended or terminated. You understand that access to and transactions in your accounts may be suspended or terminated if an access device has been reported lost or stolen or when the Bank or any Provider reasonably believes that there is unusual activity on any of your Accounts. You agree to cooperate fully with the Bank and each Provider to investigate any suspected illegal, fraudulent or improper activity.

Indemnification You agree to indemnify, defend, and hold the Bank and its affiliates, officers, directors, employees, consultants, agents, Providers, and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Mobile Banking; (d) indirect, incidental, special or punitive damages arising out of or in connection with use of Mobile Banking.

Internet Access You certify that you have access to the Internet and a current e-mail address. You have sole responsibility for providing the Bank with a correct and operational e-mail address. Neither the Bank nor any Provider will be liable for any undelivered e-mail communications or any costs you incur for maintaining Internet access and an e-mail account. You must promptly notify the Bank and all Providers of any change in your e-mail address.

Limit On Liability To the fullest extent permitted by law, neither the Bank nor any Provider will have any liability in connection with any unauthorized interception or use of data relating to you or the Financial Services; any inability to use or access Online Banking or Mobile Banking for any reason; any actions or transactions by an individual that uses your Online Banking ID together with your Password; or any cause over which the Bank or a Provider does not have direct control, including problems attributable to computer hardware or software (including computer viruses), telephone or other communications, or Internet service providers. Your sole and exclusive remedy for any failure or non-performance of Mobile Banking (including any software or their materials supplied in connection with mobile banking) shall be for us to use commercially reasonable efforts to perform an adjustment or repair of the mobile banking service. The Financial Services accessible through the Website or Mobile Banking are provided "as is" and "as available" with all faults, and the Bank and each Provider hereby disclaims, for themselves and for each other entity involved in the provision of the Financial Services, all warranties, either express or implied or statutory, including, but not limited to, any implied warranties of merchantability, of fitness for a particular purpose and of lack of viruses. In no event shall the Bank or any other Provider be liable (a) for damages caused other than by its own gross negligence or intentional misconduct or (b) for indirect, special, incidental, consequential or punitive damages whatsoever (including, but not limited to, damages for lost profits, disclosure of confidential information, or loss of privacy), arising out of or in any way related to the use of or inability to use Online Banking, Mobile Banking or any Financial Service, even if the Bank or the Provider has been advised of the possibility of such damages. In no event shall the Bank or any Provider be liable for any act or circumstances beyond our control (such as, for example, a fire, flood or other natural disaster, war, riot, strike, act of civil or military authority, equipment failure, computer virus, or failure or interruption of electrical, telecommunications or other utility services). Limitations on this notice with respect to certain electronic funds transfers are stated in the EFT Services Agreement as contained in the Banking Product Documents and displayed on the Website.

Miscellaneous Any waiver by the Bank or any Provider must be in writing and signed by an authorized representative of the Bank or the Provider. If a waiver is made, no party is obligated to provide similar waivers in the future. This Agreement and the Provider Documents are binding upon and shall inure to the benefit of permitted successors and assigns of you and the Bank and/or the Providers. If any provision of this Agreement or the Provider Documents is invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

Mobile Banking Services Mobile Banking is offered as a convenience and supplemental service to the Bank's Online Banking Services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Not all mobile devices will be capable of accessing and using Mobile Banking. The Bank cannot guarantee the availability of underlying data services provided by your mobile carrier, (i.e. we are not responsible for carrier data outages or "out of range" issues). We will not be responsible for any inability of your mobile device to access or use Mobile Banking, or for any loss or damage to your mobile device resulting from your access or use, or attempted access or use, of Mobile Banking (including downloading any associated Java applications for Mobile Banking), and you should satisfy yourself as to these matters before attempting to access or use Mobile Banking. Some mobile devices may store (cache) information that is accessed during a Mobile Banking session. You must have an eligible mobile device capable of SMS messaging (for SMS (Text) Banking), or downloading Java applications and making data connections to the Internet (for Mobile Browser Banking). You must be authorized to use and incur charges on your mobile device cellular account in relation to Mobile Banking.

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

Mobile Banking consists of two separate features:

SMS (Text) Banking – access available account information via text messaging.
Browser Mobile Banking - a mobile version of Online Banking accessed via an URL.

To activate Browser Mobile Banking, you must have at least one active deposit Account, be an owner of the Account and be registered for Online Banking. To access the Browser Mobile Banking feature, you must know the Mobile Banking URL and will log in using the required login credentials used for Online Banking.

The following options are available in the Browser Mobile Banking:

Account information - includes transaction history (length of time is limited) and does not replace the periodic statements for your Account.

Transfers - between Bank accounts.

Bill Payment - submit payments to payees already set-up within the Bill Pay module of Online Banking.

We may offer additional mobile services and features in the future. Any such added mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile service or feature is added and/or at the time of enrollment for the feature or service if applicable.

If at any time you should cancel your Online Banking access or your Online Banking access changes or becomes inactive, Mobile Banking Services may not be available. You may cancel Mobile Banking at any time by contacting us by email or phone.

We do not charge fees for Mobile Banking including EFTs. However, please see the Business Deposit Account Agreement and Schedule of Fees for any excess transaction fees that may apply to your Account. Also, you are responsible for web access and/or data or text message charges that may be billed by your mobile carrier. Check with your mobile carrier for details on specific fees and charges that may be applicable.

Password and Device Protection You will not disclose your password to access Online Banking ("Password") to any person. You understand and agree that the Bank and the Providers rely on the use of your Password to confirm your permission to access your account and are therefore authorized to act upon instructions and information received from any person that enters your Online Banking ID (User Name) and Password. You agree not to use any personally identifiable information when creating shortcuts to your Account. You are required to change your Password periodically.

Create a Password that is not easily able to be guessed or identified as relating to you, or is an obvious combination of letters and numbers (e.g. sequential numbers, birth date, etc.); do not keep any record of your Password in a form that it can be readily identified, accessed or stored anywhere, in written or electronic form.

If you forget your password, become locked out and the Bank resets your password, or your password expires you will be required to re-establish your login credentials at a PC or laptop to regain access to Mobile Banking.

You will notify the Bank immediately if your Password, PC, laptop, mobile device or any another access device used to access your account is compromised, lost, stolen or is suspected of being compromised or lost. If you believe that someone may have unauthorized access to your online Banking or Mobile Banking, you agree to notify us immediately and cancel your Mobile Banking associated with the device.

You agree to notify us immediately if you change or cancel the number of your mobile device.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged; if you do we will not be liable for any damages. Log off immediately at the completion of each access by you, lock your mobile device or take other steps necessary to stop unauthorized use of Mobile Phone Banking.

Privacy You agree that you have had an opportunity to review, download or print, and that you agree to the Bank's Privacy Policy relating to the Bank's Website, the Financial Services and the Providers.

Security Features The Bank has taken strong measures to protect the security of information transmitted between the Bank and its customers. The Bank strongly suggests that you use a web browser with 128-bit encryption. In fact, some selected services require a web browser with 128-bit encryption and you will be notified upon your application for access to those specific services. Regardless of the security features in use by you and/or your web browser, the Bank and the Providers are unable to ensure that the data transmitted by you to the Bank or a Provider, or from the Bank or a Provider to you, will not be intercepted by third parties.

Transfer You may not transfer any rights or obligations you may have under this Agreement, under any Provider Documents or with respect to any Financial Service, without the prior written consent of the Bank and any Provider that would be affected. The Bank and each Provider reserve the right to transfer any right or obligation under this Agreement, under any agreement provided with the Provider Documents or with respect to any Financial Service without your consent.

Email

Through the use of certain Equipment and/or Software, you can use electronic mail (email) to contact us about inquiries, maintenance and/or problem resolution issues. Email is not a secure method of communication over the Internet and we recommend you do not send confidential information by Internet email. If you would like a secure way to contact us, use the Axos Bank Message Center within Online Banking.

Privacy Policy

We recognize, respect and protect the personal privacy rights of all our customers and work diligently to safeguard your privacy. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as the personal information of all consumers who visit our institution. The following Privacy Policy explains how we use and protect the information about our customers. We ask that you read it carefully.

Remote Deposit Anywhere Services

Remote Deposit Anywhere services allows you to make deposits to your accounts with Axos Bank from your Android or Apple devices or using your desktop scanner by sending images of paper checks which will convert into electronic items or Substitute Checks. You will capture digitized images of Items using the software and equipment provided by or through us or other software and equipment acceptable to us, and will ensure that the output files are compatible with the Service. Any software necessary shall be maintained by you, except as the parties may otherwise agree in writing, and must meet technical specifications acceptable to us.

You shall maintain one or more bank accounts at Axos Bank for the crediting of deposits made using this Service. You shall be responsible for training your own employees in the use of the Service.Check Processing and Requirements

Any image of a check that is transmitted for deposit must accurately and legibly provide all the information on the front and back of the check prior to being scanned. The scanned image of the check transmitted must accurately and legibly provide, the following information: (1) the information identifying the drawer and the paying bank that is preprinted on the check, including complete and accurate MICR information and the signature(s); and (2) Payee information placed on the check prior to the time an image of the check is captured and properly endorsed on the back of the check.

You will submit Items for processing to us that meet the ANSI X9.37 standards for image quality required by Regulation CC, or other standards established by us or applicable law. Our processing of any items that do not meet the image requirements ("Non-qualifying Items") shall not constitute a waiver by us or obligate us to process such Non-qualifying Items in the future. We may discontinue processing of Non-qualifying Items at any time, without cause or prior notice.

You will not attempt to scan and transmit to us any Item which (a) has been a previously truncated and reconverted Substitute Check (any previously truncated and reconverted Substituted Check must be physically deposited with us); (b) has already been transmitted by you.

Check Endorsement Requirements

You will (a) ensure that Items are endorsed or otherwise processed to permit only financial institutions to acquire rights of a holder in due course in the collection process of Items, (b) handle, process, maintain and destroy original checks, and (c) ensure that no financial institution (depositary, collecting or payor), drawee, drawer or endorser receives presentment or return of, or otherwise is charged for an Item or its corresponding electronic Item more than once.

You will use the Service, including the entering, processing and transmittal of Items. In addition, you will provide, at your own expense, an internet connection via a digital subscriber line (DSL) or other connectivity having equivalent or greater bandwidth and all other computer hardware, software, including but not limited to, a Web browser, and other equipment and supplies required to use the Service, all of which must satisfy any minimum requirements or as otherwise acceptable to us. You will provide, or obtain from another party selected by you at your expense, support and maintenance of such internet connection and all other such computer hardware, software, and equipment required to use the Service, including without limitation troubleshooting internet connectivity issues with your internet service provider (ISP), and we will not be responsible therefore.

You shall be responsible for verifying our receipt of your transmission(s) by verifying that deposits have been posted to the appropriate accounts, in addition to cooperating in any investigation and resolving any unsuccessful or lost transmission with us.
You shall be responsible for installing and implementing any changes and upgrades to the Service as required by us within 5 days to ensure compliance with regulatory changes or developments, or to protect the integrity and security of the Service. You will further ensure the equipment for the Service is clean and operating properly, and inspect and verify the quality of images and that the digitized images of Items are legible for all posting and clearing purposes.

Business Days and Hours

Remote Deposit Anywhere is available Monday through Sunday, 24 hours a day. Deposits will be processed Monday through Friday, excluding Federal Holidays and will post that same day if deposits are received before 3:00 PM (PT); deposits received after 3:00 PM (PT) will be posted the following business day

Items processed for deposit through the Service will be deemed to have been received by us for deposit at the time the electronic Items are actually received and accepted at the location where our designated agent posts the credit to your account. A deposit of electronic Items will be deemed to have been received and accepted by us for deposit when all of the following have occurred: (a) we have preliminarily verified that the image quality of the electronic Items is acceptable to us in our discretion, all Item information is complete and the deposit totals are balanced to the Item information provided for the deposit; and (b) we have successfully performed all further validation routines with respect to the deposit. Each deposit made through Remote Deposit Anywhere Services count as two items; one for a generated deposit ticket and the second for the check. Notwithstanding the foregoing, Items received by us for deposit may be rejected by us in our sole discretion

Items will be processed and ready for presentment by us after we receive all good digitized images and associated data for any given transmission from you. We will use commercially reasonable efforts to present Items or corresponding electronic Items to the applicable Endpoint within a reasonable period of time following such receipt. If an Item is not accepted for deposit, you may then submit the original voided Item for processing or contact the maker to reissue the Item. If you submit the original voided Item for processing, we reserve the right to refuse to process the Item for deposit and presentment to the Payor Financial Institution and may instead require you to have the maker reissue the Item.

It is your responsibility to understand and build into your transmission schedules the appropriate deadlines necessary to meet the availability schedules of Axos Bank. You are further responsible for understanding and building into your transmission schedule the changes in transmission windows required by time changes associated with Daylight Savings Time.

You will be solely responsible for establishing, maintaining and following such security protocols as you deem necessary to ensure that output files transmitted directly to us are intact, secure and confidential until received by us. In addition to your security protocols, you agree to implement Security Procedures that we may offer to verify the authenticity of any output files transmitted to us in your name. If we verify the authenticity of an output file using Security Procedures chosen by you, then you agree that we may rely on and you will be obligated on the output file, whether or not the output file was authorized by you. Also, if an output file was authorized by you, you will be obligated on the output file even if we did not verify its authenticity using the Security Procedures and even if the Security Procedures would have prevented error. You agree that the Security Procedures are intended to verify authenticity and not to detect error.

Compliance with Law

Customers agree to use the products and service for lawful purposes and in compliance with laws, statutes, regulations and ordinances pertaining to the services, all laws relating to the banking transactions contemplated hereunder. Customers will only transmit acceptable items for deposit and have the original items in accordance with applicable laws, rules, and regulations. Customers promise to indemnify and hold Axos Bank harmless for any damages, liabilities, costs, expenses (including attorneys' fees) or other harm arising out of any violation thereof. This indemnity will survive termination of the Account and this Agreement.

Customer Representations and Warranties

You understand and agree that an item or its corresponding electronic Item that is not paid by a Payor Financial Institution, or is otherwise returned for any reason, will be returned to you and your account charged for the amount of the Item or corresponding electronic Item plus any associated fee as disclosed in our Schedule of Fees – Business Banking herein. Our right to charge your account will apply without regard to whether the Item or corresponding electronic Item is timely returned to us or whether there is any other claim or defense that the Item or electronic Item has been improperly returned to us.

You shall maintain fully qualified, properly trained and experienced administrative staff and employees sufficient to perform your obligations under this Agreement. Your account will be provisionally credited upon our acceptance of electronic Items for deposit which are received by us from you through the Service.

You will create images of Items at your location by use of scanning hardware and software approved or provided by us. You will enter all amounts and any other required information accurately.

The electronic images of Items will be transmitted by you to our authorized processor, over the internet through a web-based interface.

We will maintain the appropriate bank account for you to receive credit and provide other specific information required by us related to the Service. As set forth in this Agreement, all deposits received by us are accepted subject to our verification and final inspection and may be rejected by us at our sole discretion. All deposits are subject to the terms of the Deposit Account Agreement.

You agree to use such communications security software as we may reasonably require in connection with the transmission of output files to us. We may, from time to time, require and change the software required for this purpose, provided such change does not result in any additional license or maintenance fees payable by you.

At any time during the term of this Agreement, we may require in our sole discretion the use of software in connection with the Service. If software is required, we will provide to you a copy of the software. To the extent we require the use of software in connection with the Service; you will implement and use the software, and any applicable materials relating to transmit output files to us.

You acknowledge that (a) your license to any software that may be required for the Service is directly from the software provider, pursuant to the license agreement that appears when any such software is electronically accessed by you or otherwise provided to you, (b) we may provide certain "first level" support to you with respect to the software, but that we will have no responsibility, for maintenance, support, infringement protection, or otherwise, to you with respect to the software, and (c) you will look strictly to the software provider, or its successors, with respect to any issues concerning the software that cannot be satisfactorily resolved with our assistance.

You will use the software solely for the purpose of transmitting output files to us consistent with this Agreement and not for communications with any other party. You will not allow access to the software or the use of the Service by any person other than you, and will not process Items except Items arising from a transaction or obligation between you and your direct payor. You will not process any third-party Items. You represent, agree and warrant to us that (except as otherwise specifically disclosed in writing to us) you are not now engaged, and will not during the term of this Agreement engage, in any business that would result in you being or becoming a "money service business" as defined in the Federal Bank Secrecy Act and its implementing regulations.

For all Items processed by you pursuant to this Agreement, either (a) digitized images will be converted to Substitute Checks and presented for payment to established Endpoints, or (b) Image Exchange Items will be presented for payment through image exchange networks. We may in our sole discretion determine the manner of processing. All such processing and presentment shall be done in accordance with timeframes and deadlines set forth in this Agreement and as otherwise established by us from time to time.

Unless otherwise agreed by you and the Bank, we will process any returned items in accordance with applicable law and the Deposit Account Agreement. In addition to any other rights we may have as regards your accounts, we may hold and use funds in any account following termination of this Agreement for such time as we reasonably determine that any Item or electronic Item processed by us prior to termination may be returned, charged back or otherwise a cause for any loss, liability, cost, exposure or other action for which we may be responsible. Without limitation, you recognize that under the NACHA Rules, the UCC, Regulation CC and the rules of any image exchange network our representations and warranties as regards to electronic Items and Substitute Checks may expose us to claims for several years following processing of the electronic Items or Substitute Checks.

We may at our sole discretion, with or without cause, at any time and from time to time, refuse to process Items or any corresponding electronic Item. We may from time to time establish exposure limitations and assign them to you.

In the event of any Service failure or delays, you acknowledge that you may deposit directly with us any original Items for processing and presentment provided such original Items have not been previously imaged and processed in connection with the Service. In addition, we shall be excused from failing to transmit or delay in transmitting an Item or electronic Item for presentment if such transmittal would result in our having exceeded any limitation upon its intraday net funds position established pursuant to Federal Reserve guidelines or if otherwise violating any provision of any risk control program of the Federal Reserve or any rule or regulation of any other U.S. governmental regulatory authority. You may deposit original checks and other Items to any deposit account at Axos Bank in person or in any other manner permitted by agreement between you and the Bank, and you will be responsible for maintaining procedures and facilities to enable you to do so if the Service is unavailable to you.

We may at our sole discretion conduct an on-site inspection, at any time and from time to time, of your place of business to ensure compliance with the provisions of this Agreement.

You make the following additional representations and warranties with respect to each Item processed using the Remote Deposit Service by pursuant to this Agreement (and, if applicable, any corresponding electronic Item): (a) the electronic Item is a digitized image of the front and back of the Item and accurately represents all of the information on the front and back of the Item as of the time you converted the Item to an electronic item; (b) the electronic Item contains all endorsements applied by parties that previously handled the Item in any form for forward collection or return; and (c) all encoding, transfer, presentment and other warranties made under applicable law as we are deemed to make under applicable law, including without limitation those under the UCC, Regulation CC and the rules of any image exchange network; (d) there will be no duplicate presentment of an Item as a digitized image, as a paper negotiable instrument or otherwise and you assume responsibility for any such duplicate presentment of any Item; (e) Files and images transmitted to The Bank will contain no virus or any other disabling features that may have an adverse impact on your network, data, or related systems.

Dollar Amounts Limitations

The limitations on dollar amounts of Remote Deposit Anywhere transactions are set forth. The following deposit limits of:

- "Daily Deposit Limit per business day" - $50,000
- "30Day-Rolling Limit" - $150,000

Deposit Confirmation

Customers will receive a notification confirming receipt of the deposit; such notification does not mean the image contains no errors or that the item has been accepted for deposit.

Email Address

Customers will notify the Bank immediately if they change their email address, as this is the email address where notification will be sent.

Funds Availability

You agree that items transmitted through Remote Deposit Anywhere are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. Funds deposited using Remote Deposit Anywhere will be available the fifth (5th) business day after the day of your deposit. The Bank may, but is not required to, make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and other such factors as the Bank, in its sole discretion, deems relevant.

Deposits received before 3:00 PM (PT) Monday through Friday, excluding Federal Holidays, will post that same day. Deposits received after 3:00 PM (PT) will be posted the following business day. It is the sole responsibility of each customer to verify that items deposited using Remote Deposit Anywhere have been received and accepted for deposit. Customers understand that any amount credited for items deposited using Remote Deposit Anywhere is provisional credit and agree to indemnify the Bank against any loss suffered because of acceptance of the remotely deposited check.

In Case of Errors

In the event there has been an error with respect to any original check or image transmitted to The Bank for deposit. Immediately contact The Bank regarding such error, Monday through Friday, 7:30 am to 6:00 pm (PT.) Telephone Number: 877-247-8002 from 6:00am to 6:00pm (PT) or email customer service through Online Banking.

Rejection of Deposit

The Bank reserves the right to reject any item for remote deposit for any reason, including but not limited to, rejection of a Substitute Check that was created by another financial institution, customer or any other person. Customers are responsible for any loss or overdraft plus any applicable fees due to an item being returned.

Returned Checks

If images of checks deposited are dishonored or otherwise returned unpaid by the drawee bank, or are returned by a clearing agent for any reason, including, but not limited, to issues relating to the quality of the image and or duplication. Customer understands and agrees that they maintain the original check or have destroyed the original check and therefore the original check will not be returned. Customers understand that the image will be in the form of a paper reproduction of the original check or a substitute check. Unless otherwise instructed, Customers will not deposit the original check and understand that their account will be charged back the amount of the item returned along with a return item fee.

Storage and Destruction of Original Check

The original check will be securely stored for a period of 90 days after receipt that the file has been accepted. Within those 90 days the appropriate security measures to ensure that: (i) the information contained on the check(s) are not to be disclosed, (ii) the checks will not be duplicated or scanned more than one time, and (iii) checks will not be deposited or negotiated in any form. This means the original check(s) must be accessible after a file has been accepted by The Bank. After such period expires, the original check will be destroyed using a cross-cut shredder. Customers understand that they are responsible for any loss caused due to their failure to secure the original check(s).

System Requirements

All customers agree, at their sole expense, to use computer hardware and software that meets all the technical requirements for the proper delivery of deposit and the responsibility for the payment of any and all costs and expenses associated with meeting and maintaining all technical requirements and additional items necessary for the proper use of this service. Customers release the Bank from any and all claims for damages resulting from, or related to, any computer virus or related problems. Axos Bank will not be responsible for or related to defects in or malfunctions to computer hardware or software, or failures of or interruptions in any electrical, telephone, or Internet Services. The following hardware and software is required:

Operating System

Windows Vista
Windows XP (service pack 2)
Windows 2000
Windows 7

Mobile Devices

Apple
Android

Internet Connection

Broadband (Basic DSL or cable internet)
Wi-Fi

Cellular Broadband

Scanner

Any TWAIN compatible scanner

Termination of Service

The Bank may deny, suspend, or revoke access to Remote Deposit Anywhere immediately at our sole discretion without notice. In the event of termination of service, the customer will remain liable for all transactions performed on the account.

Unacceptable Deposits

The following items are not permitted for deposit:

- Any item that is stamped with a "non-negotiable" or "void" watermark.
- Any item that contains evidence of alteration to the original information
- Any item issued by a financial institution in a foreign country
- Any item not payable in US Dollars
- Any item that is "stale dated" or "postdated"
- Any third party check, i.e., any item that is made payable to another party
- Any Savings Bonds

Remotely created checks (“Remotely created check” means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.)

Unavailability of Services

Remote Deposit Anywhere may at times be temporarily unavailable due to system maintenance or technical difficulties including those of the Internet service provider and Internet software. In the event that Remote Deposit Anywhere is unavailable, customers may deposit a check by mailing the original check to:

Axos Bank
PO Box 509127
San Diego, CA 92150-9948

axos BANK

SCHEDULE OF FEES

Business Card Services:

Initial Debit Card/ATM Card (if ordered at account opening)	Free
Debit Card/ATM Card replacement with PIN (if second occurrence and any thereafter)	Free
Debit Card/ATM Replacement - Special Mailing/Rush Delivery Fee	$50.00
Debit Card/ATM Transactions*	Free
Bank Verification Letter	$35.00
Collection Items, domestic, per item*	Free
Collection Items, international, per item*	$35.00 + cost
Visa® Debit Card Foreign Currency Conversion Rate	1%

* Additional charges may be imposed by other financial institutions

Statement and Research Services:

Check copy from archive, per item	$5.00
Legal Processing	$100.00
Research/Reconciliation, per hour, one hour minimum (includes time spent pulling documentation for legal process)	$35.00
Statement Copy from Online Banking	Free
Statement Copy from archive with our assistance, per statement	$10.00
Account Statement - Online	Free
Account Statement - Paper	$5.00

Wire Transfer Services (Customers only)

Wire Transfers Incoming (Domestic and International)	Free
Wire Transfers Outgoing (Domestic)	$15.00
Wire Transfers Outgoing (International)	$50.00

Other Fees:

Certified or Overnight Mail – Special Mailing/Rush Delivery Fee	$10.00 + postage
Deposited checks (and other items) returned unpaid, per item	$10.00
Check Orders For All Checking Accounts	At Cost
Check Orders with our assistance (if second occurrence and any thereafter)	$10.00 + cost of checks
Escheatment Notification	$2.00
Non-sufficient/uncollected funds- Paid or Returned Item (includes checks, ACH and bill payments), per item	$25.00† (Max $75.00 per day)
Official checks, per item	$10.00
Online or automated telephone transfers	Free
Overdraft Protection Transfer (from linked account)	Free
Stop payments, per request Online (initial or extension)	$10.00
Stop payments, per request with assistance (initial or extension)	$35.00

Axos Bank On-Us Check Cashing Fee for Non-Customers, per item	$5.00
Non-Customer Notary Fee	$2.00

†No fee for an item generating a negative balance less than the NSF fee

Updated 07/2025

Small Business Banking

Next-Level Business Banking Solutions

Fewer fees. Competitive rates. Choose a business bank account that puts you in the best position to achieve your financial goals.

Open My Account | Explore Business Accounts >

Among the Best Business Checking Accounts
Forbes Advisor | 2024

One of the Best Banks for Small Business
Nerdwallet

One of the Best Business Bank Accounts for Sole Proprietorships
Forbes Advisor | 2024

Select your offer and get started.

Checking: Up to $400[1]

For established businesses with higher balances.

Basic Business Checking >

OR

Business Interest Checking >

Checking: Up to $200[2]

For newly formed businesses who are just getting started.

Basic Business Checking >

Savings: Up to $375[3]

For businesses with larger savings balances.

Business Premium Saving >

Explore Our Best Business Bank Accounts and Services

Forget about waiting in line at a branch. Get started now on your path to financial success with our digital accounts. Whether it's checking accounts with low fees or savings accounts to grow your reserves, our business bank accounts make it easy – allowing you to put time and money back into your business.

Basic Business Checking

No monthly maintenance fees. Free domestic incoming wires.

Explore Checking

Business Premium Savings

High-yield savings to grow your money faster. No monthly maintenance fees.

Explore Savings

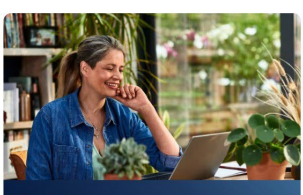
Expanded FDIC Insurance

Access FDIC insurance **up to $265 million** through a single bank relationship.

Expanded FDIC

Solutions for today. Growth for the future.

Our mission is to make your banking experience easier so you can focus on what matters most – your business. Choose from our variety of business bank accounts and determine which is the best fit for your needs.



Checking

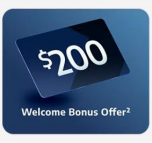
With low fees, easy access, and the ability to earn interest, our business checking accounts are designed to save you time and money.

View Checking

Savings

A business savings account can grow your money and keep you prepared for financial emergencies.

View Savings



Welcome Bonus Offer[2]

Ready for business banking made for you?

With user-friendly tools and features, managing your new business is a breeze. We're here to make sure your banking works as hard as you do. Plus, earn up to **$200**.[2]

Find Out More

Reach your financial goals faster with our digital tools.

We provide a variety of business banking services to move your small business forward.

SBA Loans

Achieve your goals with a business loan.

Get Started >

Merchant Services

Easy payment processing for your customers.

Get Started >

Payroll Services

Complete your payroll quickly and easily.

Get Started >

Treasury Management

Security through fraud and risk management solutions.

Get Started >

Insured Cash Sweep

Access expanded FDIC insurance through a single-bank relationship.

View Expanded Coverage >

Your one-stop shop for managing finances.

Easier, smarter banking starts with the **Axos All-In-One Mobile App**.

- **View your business and personal** bank accounts.
- **Send wire transfers** and schedule bill payments.
- **Keep your accounts safe** with enhanced security measures.
- **Easily move money** between accounts.
- **Balance your books** with accounting software integration.

Let's Talk Business

Need a helping hand? Forget the phone tree. Call 844-678-2726 to speak to an actual person today and get customized solutions for your business.

Talk with a business banking representative Monday-Friday, 6 a.m. to 6 p.m. PT, excluding federal holidays.

Call Us

Small Business Banking Frequently Asked Questions

- What is a business bank account?
- What type of bank account do I need for my small business?
- What is small business banking?
- How much money should a small business have in the bank?
- What do I need to open a business bank account?
- Can I open a business account with EIN only?
- Is an Axos business bank account FDIC insured?

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Axos Bank NMLS# 524995

[1] To be eligible to earn all or a portion of the cash incentive as part of the promotional offer "NEW400," an application for a Basic Business Checking account or a Business Interest Checking account with promo code "NEW400" must be submitted between 10/31/2024 at 12:00 am PT and 09/30/2025 at 11:59 pm PT. Axos Bank reserves the right to limit each primary account holder or business title to one (1) checking account promotional offer per year. Axos Bank or Axos Bank for Nationwide checking customers or Businesses that have held an Axos Bank or UFB or Axos Bank for Nationwide checking or savings account in the past 12 months under the same title are not eligible for this offer. Promotional terms and conditions are subject to change or removal without notice. Incentive may be taxable and reported on IRS Form 1099-MISC. Consult your tax advisor. After initial requirements above are met, the amount of incentive earned will depend on meeting the additional requirements outlined below:

Small Business Checking bonus up to $400: You must be approved for your new Basic Business Checking or Business Interest Checking account and fund it within 30 days of account opening. An incentive of up to $400 can be earned during the first five (5) statement cycles. A statement cycle is a calendar month consisting of at least one day your account was open during that month. You can earn a maximum of four (4) payouts during the five (5) statement cycles, and the incentive will be deposited into the qualifying account within 10 business days following the end of the statement cycle in which the balance requirement was met.

- $75 will be earned for each statement cycle, up to $300 during when you meet two requirements: 1) the average daily balance in your Basic Business Checking account or Business Interest Checking Account is between $25,000 and $49,999.99, 2) you have completed ten (10) point-of-sale transactions per month using your Small Business Checking Visa® Debit Card for signature-based purchases with a minimum of $3 per transaction.
- $100 will be earned for each statement cycle, up to $400 during when you meet two requirements : 1) the average daily balance in your Basic Business Checking account or Business Interest Checking Account is $50,000 or greater, 2) you have completed ten (10) point-of-sale transactions per month using your Small Business Checking Visa® Debit Card for signature-based purchases with a minimum of $3 per transaction.

Your Small Business Checking account must remain open and in good standing at the time the incentive is paid to be eligible. Furthermore, your Small Business Checking account must remain open for 150 days, or an early closure fee of up to $400 may apply.

This offer cannot be combined with any other new Axos Small Business account introductory incentive/bonus offer unless otherwise expressly stated in the conditions of that offer.

[2] To be eligible to earn all or a portion of the $200 cash incentive under this promotional offer, a Basic Business Checking account application with the promotional code "START200" must be submitted between 01/30/2025 at 12:00 am PT and 9/30/2025 at 11:59 pm PT. You must be approved for your new Basic Business Checking account and fund the account within 60 days to avoid automatic closure. Promotional terms and conditions are subject to change or removal without notice. Incentive may be taxable and reported on IRS Form 1099-MISC or 1099-INT. Consult your tax advisor. After initial requirements above are met, the amount of incentive earned will depend on meeting the additional requirements outlined below.

To earn up to a maximum of $200, a $50 payout can be earned in any four (4) of the first five (5) statement cycles (calendar months), including the cycle during which the account is opened. To earn each $50 cash incentive, the average daily balance in your Basic Business Checking account must be at least $3,000 for that statement cycle. The incentive will be deposited into your Basic Business Checking account within 10 business days following the end of the statement cycle during which the balance requirement was met, as long as the account is open and in good standing. The Basic Business Checking account must remain open for 180 days or an early closure fee of up to $200 may apply.

This promotion is only available to new Axos Small Business customers who:

- Established their business less than one (1) calendar year from the date of application submission. Proof of formation date may be verified via the Secretary of State or Business Formation documents.
- Have not held primary ownership of any Axos Small Business Banking account at any time.

This offer cannot be combined with any other new Axos Small Business account introductory incentive/bonus offer unless otherwise expressly stated in the conditions of that offer.

[3] Your Small Business Checking account must remain open and in good standing at the time the incentive is paid to be eligible. Furthermore, your Small Business Checking account must remain open for 150 days, or an early closure fee of up to $400 may apply.

To be eligible to earn all or a portion of the cash incentive as part of the promotional offer "BPS375," a Business Premium Savings (BPS) account must be submitted between 08/08/2024 at 12:00 am PT and 9/30/2025 at 11:59 pm PT. Axos Bank reserves the right to limit each primary account holder or business title to one (1) savings account promotional offer per year. Businesses that have held an Axos Bank or UFB savings account for the past 12 months under the same title are not eligible for this offer. Promotional terms and conditions are subject to change or removal without notice. Incentive may be taxable and reported on IRS Form 1099-MISC. Consult your tax advisor.

Business Premium Savings bonus of up to $375: You must be approved for your new Business Premium Savings account and fund it within 30 days of account opening. An incentive of up to $375 can be earned during the first four (4) statement cycles. A statement cycle is a calendar month consisting of at least one day your account was open during that month. $75 will be earned for each statement cycle during which the average daily balance in your Business Premium Savings account is between $30,000 and $74,999.99. $125 will be earned for each statement cycle during which the average daily balance in your Business Premium Savings account is a minimum of $75,000 or greater. You can earn a maximum of three (3) payouts during the four (4) statement cycles, and the incentive will be deposited into your Business Premium Savings account within 10 business days following the end of the statement cycle in which the balance requirement was met. Your Business Premium Savings account must remain open and in good standing at the time the incentive is paid to be eligible. Furthermore, your Business Premium Savings account must remain open for 120 days, or an early closure fee of up to $375 may apply.

This offer cannot be combined with any other new Axos Small Business account introductory incentive/bonus offer unless otherwise expressly stated in the conditions of that offer.

Axos Bank, Forbes Advisor "Among the Best Business Checking Accounts". ©2023 and TM, Forbes Advisor. All Rights Reserved. Please review the article, "Best Business Checking Accounts Of January 2023".

EQUAL HOUSING LENDER | Member FDIC

HMDA
Disclosure Statements

HMDA Disclosure Statements for the prior three calendar years

The Bank's HMDA Disclosure Statements may be obtained on the Consumer Financial Protection Bureau's (CFPB) web site at: https://www.consumerfinance.gov/data-research/hmda/.

Revised January 2026

CRA Disclosure Statements

CRA Disclosure Statements for the prior three calendar years

Revised January 2026

2022

Institution Disclosure Statement

Revised January 2026

2022 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1,301	1,017,890	0	0
Purchased	0	0	0	0
Total	1,301	1,017,890	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

ASSESSMENT AREA - 0001

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 20-30%

0011.00*

Median Family Income 30-40%

0003.02* 0004.02* 0005.23* 0005.24* 0024.04* 0026.03* 0027.08*

Median Family Income 40-50%

0002.01* 0005.14* 0005.16* 0005.21* 0005.22* 0005.28* 0006.00* 0015.01* 0016.08* 0019.01* 0022.04*
0022.07* 0024.03* 0025.05* 0027.06* 0029.54* 0029.95* 0038.00* 0040.00* 0043.01* 0043.02* 0044.02*
0046.02* 0047.10* 0047.12* 0047.13* 0049.21* 0050.06* 0050.10*

Median Family Income 50-60%

0001.07* 0003.01* 0004.03* 0005.13* 0005.15* 0005.18* 0010.04* 0012.00* 0015.02* 0016.07* 0016.14*
0016.15* 0017.18* 0018.01* 0019.02* 0020.00* 0022.01* 0022.03* 0022.06* 0024.05* 0026.04* 0026.05*
0028.21* 0029.64* 0029.66* 0029.69* 0029.96* 0031.02* 0034.27* 0036.57* 0044.01* 0047.03* 0047.07*
0047.09* 0054.21* 0057.02* 0057.03* 0057.04* 0058.48* 0060.01* 0071.00* 0078.01*

Median Family Income 60-70%

0001.06* 0001.08* 0002.03* 0004.01* 0005.19* 0005.20* 0005.25* 0005.27* 0014.01* 0017.11* 0017.15*
0018.03* 0018.04* 0025.04* 0025.06* 0028.23* 0029.05* 0029.65* 0029.67* 0029.68* 0029.97* 0032.60*
0034.15* 0034.20* 0034.22* 0034.23* 0034.28* 0034.30* 0034.31* 0036.16* 0036.54* 0037.00* 0045.00*
0046.01* 0047.16* 0049.11* 0049.25* 0050.14* 0054.22* 0054.38* 0058.59* 0072.00*

Median Family Income 70-80%

0001.03* 0001.09* 0005.10* 0005.26* 0010.03* 0016.13* 0017.10* 0024.06* 0028.10* 0028.22* 0028.45*
0028.47* 0029.37* 0029.46* 0029.48* 0029.50* 0029.56* 0031.04* 0032.20* 0034.13* 0034.18* 0034.19*
0034.26* 0035.00* 0036.40* 0041.00* 0042.00* 0047.14* 0047.15* 0047.17* 0049.12* 0049.15* 0049.20*
0050.05* 0052.00* 0053.60* 0056.07* 0056.14* 0056.15* 0058.18* 0062.01* 0062.04* 0068.00* 0079.00*

Median Family Income 80-90%

0005.17* 0014.02* 0017.16* 0025.01* 0029.15* 0029.36* 0029.41* 0029.42* 0029.44* 0029.58* 0029.62*
0029.70* 0029.98* 0032.54* 0034.12* 0034.29* 0036.17* 0036.31* 0036.33* 0036.34* 0036.35* 0036.39*

0036.44* 0036.52* 0049.10* 0049.16* 0049.17* 0049.23* 0049.24* 0049.26* 0050.11* 0050.13* 0050.16*
0050.17* 0051.03* 0053.16* 0053.36* 0053.38* 0054.23* 0054.39* 0055.01* 0055.03* 0057.05* 0058.25*
0058.71* 0058.75* 0061.03* 0062.02*

Median Family Income 90-100%

0001.01* 0016.09* 0016.10* 0016.11* 0017.09* 0017.14* 0027.07* 0028.27* 0028.30* 0028.36* 0028.44*
0028.46* 0028.48* 0029.19* 0029.35* 0029.40* 0029.49* 0029.52* 0029.82* 0030.01* 0030.04* 0030.05*
0031.03* 0032.10* 0032.11* 0032.14* 0032.34* 0032.46* 0032.62* 0032.63* 0032.70* 0034.16* 0034.21*
0036.09* 0036.13* 0036.15* 0036.27* 0036.43* 0036.45* 0036.46* 0036.51* 0036.61* 0036.64* 0036.65*
0050.15* 0051.11* 0051.13* 0051.14* 0053.20* 0054.32* 0054.40* 0058.04* 0059.02* 0059.05*

Median Family Income 100-110%

0013.00* 0017.06* 0017.08* 0017.12* 0017.13* 0028.26* 0028.35* 0028.42* 0028.51* 0029.16* 0029.76*
0029.80* 0029.81* 0029.83* 0030.03* 0032.19* 0032.28* 0032.45* 0032.48* 0032.53* 0033.03* 0033.17*
0033.18* 0034.09* 0034.11* 0036.10* 0036.21* 0036.32* 0036.37* 0036.38* 0036.41* 0036.42* 0036.47*
0036.48* 0036.49* 0036.55* 0036.56* 0049.14* 0049.19* 0050.07* 0050.12* 0051.02* 0051.06* 0051.08*
0053.11* 0053.42* 0053.55* 0055.04* 0056.12* 0058.09* 0058.13* 0058.26* 0058.57* 0058.60* 0058.62*
0059.04* 0062.03* 0076.00*

Median Family Income 110-120%

0001.05* 0010.06* 0023.02* 0028.25* 0028.29* 0028.31* 0028.33* 0028.34* 0028.50* 0028.53* 0029.02*
0029.53* 0029.74* 0029.85* 0030.06* 0032.13* 0032.22* 0032.39* 0032.41* 0032.66* 0032.69* 0033.06*
0033.07* 0033.13* 0033.20* 0034.08* 0034.10* 0036.30* 0036.50* 0036.63* 0036.66* 0049.07* 0049.18*
0051.04* 0051.16* 0053.43* 0053.46* 0053.47* 0054.42* 0058.05* 0058.07* 0058.08* 0058.29* 0058.36*
0058.55* 0058.61* 0058.63* 0058.64* 0058.74*

Median Family Income >= 120%

0002.04* 0007.00* 0010.05* 0017.07* 0017.17* 0028.08* 0028.11* 0028.14* 0028.24* 0028.28* 0028.37*
0028.38* 0028.41* 0028.49* 0028.52* 0029.01* 0029.38* 0029.39* 0029.47* 0029.57* 0029.61* 0029.75*
0029.77* 0029.78* 0029.79* 0032.04* 0032.08* 0032.15* 0032.18* 0032.23* 0032.26* 0032.27* 0032.29*
0032.33* 0032.35* 0032.36* 0032.37* 0032.40* 0032.42* 0032.43* 0032.44* 0032.47* 0032.49* 0032.50*
0032.51* 0032.52* 0032.61* 0032.64* 0032.65* 0032.67* 0032.68* 0033.05* 0033.08* 0033.09* 0033.11*
0033.12* 0033.14* 0033.15* 0033.16* 0033.19* 0033.21* 0033.22* 0033.23* 0034.14* 0036.19* 0036.20*

0036.26* 0036.36* 0036.53* 0036.58* 0036.59* 0036.60* 0036.62* 0051.07* 0051.10* 0051.12* 0051.15*
0053.12* 0053.13* 0053.14* 0053.17* 0053.18* 0053.19* 0053.21* 0053.22* 0053.33* 0053.35* 0053.37*
0053.41* 0053.48* 0053.49* 0053.50* 0053.51* 0053.52* 0053.53* 0053.54* 0053.56* 0053.58* 0053.61*
0053.62* 0053.63* 0053.64* 0053.65* 0053.66* 0054.33* 0054.34* 0054.35* 0054.37* 0054.41* 0055.02*
0056.13* 0057.11* 0057.13* 0057.15* 0057.16* 0057.17* 0057.18* 0057.19* 0057.20* 0057.21* 0057.22*
0058.03* 0058.06* 0058.22* 0058.24* 0058.28* 0058.30* 0058.31* 0058.34* 0058.35* 0058.37* 0058.39*
0058.41* 0058.42* 0058.43* 0058.44* 0058.45* 0058.46* 0058.47* 0058.49* 0058.50* 0058.52* 0058.56*
0058.58* 0058.65* 0058.66* 0058.67* 0058.68* 0058.69* 0058.72* 0058.73* 0058.76* 0058.77* 0059.03*
0061.04* 0067.00* 0069.00* 0075.00*

Median Family Income Not Known

0023.03* 0058.70* 0078.02*

ASSESSMENT AREA - 0002

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0023.02* 0024.02* 0026.01* 0027.07* 0027.08* 0027.09* 0033.03* 0118.01* 0125.01* 0157.01* 0157.06*
0159.01* 0186.16* 0202.14*

Median Family Income 40-50%

0018.01* 0022.01* 0023.01* 0033.04* 0034.03* 0035.01* 0035.02* 0039.01* 0039.02* 0048.00* 0083.05*
0100.05* 0100.10* 0116.01* 0120.02* 0123.02* 0132.03* 0144.00* 0157.05* 0158.01* 0163.01* 0163.02*
0200.28* 0200.36* 0202.02* 0202.07* 0202.13* 0203.08* 0207.07* 0211.02* 0219.00* 0220.00*

Median Family Income 50-60%

0016.00* 0022.02* 0024.01* 0025.01* 0026.02* 0027.12* 0030.04* 0033.01* 0033.05* 0034.04* 0036.01*
0036.02* 0036.03* 0040.00* 0049.00* 0050.00* 0051.01* 0066.00* 0079.07* 0086.00* 0091.02* 0094.00*
0101.03* 0101.06* 0101.10* 0101.11* 0101.12* 0104.01* 0104.02* 0105.02* 0117.00* 0118.02* 0121.02*
0124.01* 0124.02* 0125.02* 0132.05* 0132.06* 0139.07* 0146.01* 0150.02* 0154.07* 0157.04* 0158.02*
0164.04* 0165.04* 0185.09* 0186.15* 0187.00* 0189.03* 0189.04* 0195.01* 0195.02* 0200.29* 0200.37*
0202.09* 0202.10* 0208.12* 0210.01*

Median Family Income 60-70%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

0012.01* 0025.02* 0027.05* 0027.10* 0027.11* 0028.03* 0031.01* 0031.11* 0034.01* 0046.00* 0047.00*
0052.01* 0068.01* 0079.08* 0083.59* 0083.63* 0085.10* 0089.01* 0092.01* 0095.10* 0096.03* 0100.09*
0100.12* 0100.13* 0116.02* 0122.00* 0126.00* 0127.00* 0131.02* 0131.03* 0131.04* 0132.04* 0133.03*
0136.07* 0138.02* 0148.03* 0148.06* 0159.02* 0165.02* 0166.17* 0167.05* 0185.12* 0185.19* 0186.13*
0186.18* 0186.22* 0189.05* 0189.06* 0192.10* 0200.17* 0202.06* 0202.11* 0205.00* 0206.01* 0206.02*
0209.03*

Median Family Income 70-80%

0010.00* 0012.02* 0027.03* 0029.05* 0031.03* 0031.05* 0032.02* 0032.08* 0032.14* 0041.02* 0045.01*
0065.00* 0083.43* 0083.60* 0088.00* 0093.07* 0095.09* 0095.11* 0100.04* 0101.07* 0102.02* 0103.00*
0119.02* 0120.03* 0128.00* 0130.00* 0133.08* 0135.03* 0135.06* 0139.06* 0139.08* 0139.09* 0140.01*
0143.00* 0150.01* 0166.19* 0168.04* 0168.06* 0170.50* 0181.01* 0182.02* 0183.02* 0184.00* 0185.10*
0185.17* 0185.20* 0192.06* 0194.04* 0195.03* 0201.08* 0201.09* 0208.06*

Median Family Income 80-90%

0003.02* 0013.02* 0017.00* 0027.02* 0029.02* 0029.03* 0030.01* 0030.03* 0031.12* 0031.15* 0032.01*
0032.09* 0032.11* 0041.01* 0043.00* 0053.01* 0074.01* 0074.02* 0075.02* 0079.10* 0079.11* 0091.08*
0100.01* 0100.03* 0101.04* 0121.01* 0133.07* 0133.12* 0135.05* 0136.08* 0137.02* 0138.01* 0141.01*
0141.02* 0145.00* 0149.02* 0151.00* 0153.01* 0162.02* 0166.10* 0166.13* 0168.09* 0170.14* 0170.18*
0170.48* 0179.01* 0179.02* 0182.01* 0185.04* 0185.11* 0186.09* 0190.01* 0191.08* 0192.05* 0194.05*
0194.06* 0196.02* 0197.01* 0198.05* 0200.21* 0200.25* 0202.08* 0209.04* 0216.00*

Median Family Income 90-100%

0003.01* 0004.00* 0008.00* 0009.01* 0009.02* 0013.01* 0029.04* 0031.07* 0031.08* 0031.13* 0031.14*
0032.04* 0052.02* 0068.02* 0079.12* 0083.52* 0085.07* 0087.01* 0087.02* 0089.02* 0090.00* 0091.07*
0093.01* 0095.07* 0100.11* 0100.18* 0101.09* 0123.03* 0129.00* 0133.01* 0133.06* 0133.24* 0133.25*
0134.18* 0136.01* 0139.03* 0140.02* 0142.00* 0147.02* 0148.05* 0149.01* 0156.01* 0164.03* 0165.03*
0166.16* 0166.18* 0174.05* 0176.06* 0185.16* 0185.21* 0185.23* 0186.21* 0191.09* 0191.11* 0193.04*
0194.03* 0197.02* 0198.10* 0199.02* 0199.03* 0199.04* 0200.41* 0201.05* 0201.06* 0201.07* 0203.11*
0203.12* 0204.04* 0207.08* 0208.05* 0208.13* 0212.02* 0212.05* 0214.01*

Median Family Income 100-110%

0002.02* 0007.00* 0011.00* 0021.00* 0032.12* 0044.00* 0051.02* 0073.04* 0076.02* 0078.00* 0083.39*

0083.48*	0083.53*	0083.56*	0083.57*	0083.58*	0083.64*	0085.05*	0085.06*	0091.01*	0093.06*	0096.04*
0098.02*	0102.01*	0105.01*	0123.04*	0133.02*	0134.01*	0134.09*	0134.16*	0134.20*	0134.21*	0136.04*
0146.02*	0147.01*	0154.08*	0155.01*	0155.02*	0160.00*	0161.00*	0166.09*	0166.14*	0166.20*	0167.03*
0167.06*	0168.07*	0168.13*	0170.09*	0170.59*	0178.01*	0185.18*	0186.01*	0186.20*	0188.01*	0188.03*
0190.02*	0191.03*	0191.07*	0193.05*	0196.01*	0198.03*	0199.05*	0200.19*	0200.24*	0200.33*	0203.09*
0203.13*	0204.03*	0209.02*								

Median Family Income 110-120%

0014.00*	0019.00*	0031.09*	0032.13*	0056.01*	0075.01*	0076.01*	0077.01*	0079.05*	0083.45*	0083.50*
0083.51*	0083.55*	0083.61*	0083.80*	0083.81*	0085.03*	0085.13*	0091.04*	0093.05*	0097.03*	0100.17*
0100.19*	0108.00*	0110.00*	0133.09*	0134.12*	0137.01*	0139.05*	0148.04*	0154.05*	0166.07*	0166.21*
0168.11*	0168.12*	0169.01*	0169.02*	0170.35*	0170.52*	0170.56*	0173.08*	0185.15*	0185.24*	0186.17*
0191.10*	0192.03*	0198.08*	0200.23*	0200.39*	0203.05*	0203.10*	0207.12*	0211.01*	0213.02*	0213.05*

Median Family Income >= 120%

0001.00*	0002.01*	0005.00*	0006.00*	0015.00*	0020.01*	0020.02*	0028.01*	0028.04*	0032.07*	0042.00*
0053.02*	0054.01*	0054.02*	0054.03*	0056.02*	0058.01*	0058.02*	0059.00*	0060.00*	0061.00*	0069.00*
0070.02*	0071.00*	0072.00*	0073.02*	0073.03*	0077.02*	0080.02*	0080.03*	0080.06*	0081.01*	0081.02*
0082.01*	0082.02*	0083.01*	0083.03*	0083.06*	0083.07*	0083.10*	0083.11*	0083.12*	0083.13*	0083.24*
0083.27*	0083.28*	0083.30*	0083.31*	0083.36*	0083.37*	0083.44*	0083.46*	0083.47*	0083.49*	0083.62*
0083.65*	0083.66*	0083.67*	0083.68*	0083.69*	0083.70*	0083.71*	0083.72*	0083.73*	0083.74*	0083.75*
0083.76*	0083.77*	0083.79*	0085.01*	0085.02*	0085.04*	0085.09*	0085.11*	0085.12*	0091.03*	0092.03*
0092.04*	0093.08*	0095.02*	0095.04*	0095.05*	0095.06*	0096.02*	0097.04*	0097.05*	0097.06*	0098.01*
0098.04*	0098.05*	0100.15*	0106.01*	0109.00*	0111.00*	0113.00*	0133.15*	0133.16*	0133.17*	0133.18*
0133.19*	0133.20*	0133.21*	0133.23*	0133.26*	0133.27*	0134.11*	0134.14*	0134.15*	0134.17*	0134.22*
0134.23*	0134.24*	0134.25*	0135.04*	0136.05*	0152.00*	0153.02*	0154.03*	0154.06*	0156.02*	0162.01*
0164.01*	0166.06*	0166.08*	0166.15*	0167.04*	0168.10*	0170.06*	0170.10*	0170.20*	0170.21*	0170.22*
0170.31*	0170.33*	0170.34*	0170.36*	0170.37*	0170.39*	0170.40*	0170.41*	0170.43*	0170.44*	0170.45*
0170.46*	0170.47*	0170.49*	0170.51*	0170.53*	0170.54*	0170.55*	0170.57*	0170.58*	0170.60*	0170.61*
0170.62*	0170.63*	0170.64*	0170.65*	0170.66*	0170.67*	0170.68*	0170.69*	0170.70*	0170.71*	0171.04*
0171.06*	0171.07*	0171.08*	0171.09*	0171.11*	0171.12*	0171.13*	0172.01*	0172.02*	0173.03*	0173.05*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

0173.06*	0173.07*	0174.03*	0174.06*	0174.07*	0174.08*	0175.01*	0175.02*	0176.01*	0176.03*	0176.05*
0177.01*	0177.02*	0178.08*	0178.09*	0178.10*	0178.11*	0178.13*	0180.00*	0181.02*	0183.01*	0185.22*
0185.25*	0186.08*	0186.12*	0186.19*	0188.04*	0188.05*	0191.05*	0192.08*	0192.09*	0193.01*	0193.03*
0198.04*	0198.09*	0198.11*	0200.15*	0200.26*	0200.30*	0200.31*	0200.32*	0200.34*	0200.35*	0200.38*
0200.40*	0200.42*	0200.43*	0200.44*	0201.10*	0201.11*	0203.04*	0204.01*	0204.05*	0207.05*	0207.06*
0207.10*	0207.11*	0208.01*	0208.07*	0208.10*	0208.11*	0210.02*	0212.04*	0212.06*	0213.04*	0213.06*
0214.02*	0215.01*	0215.02*	0218.00*	0221.01*	0221.02*					

Median Family Income Not Known

0018.02*	0038.00*	0051.03*	0055.00*	0057.00*	0062.00*	0063.00*	0083.78*	0091.09*	0099.01*	0099.02*
0100.16*	0133.22*	9901.00*								

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	0	0	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,272	1,272	0	0.00%
Total	1,274	1,274	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2023

Institution Disclosure Statement

Revised January 2026

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	700	1	700	0	0
Median Family Income 80-90%	0	0	0	0	1	760	1	760	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,460	2	1,460	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	1	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	812	1	812	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	812	1	812	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	812	1	812	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,310	3	2,310	0	0
STATE TOTAL	0	0	0	0	4	3,122	4	3,122	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	650	1	650	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	1	650	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	650	1	650	0	0
STATE TOTAL	0	0	0	0	1	650	1	650	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	600	1	600	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	1	600	0	0
STATE TOTAL	0	0	0	0	1	600	1	600	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	812	1	812	0	0
TOTAL OUTSIDE AA	0	0	0	0	5	3,560	5	3,560	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	6	4,372	6	4,372	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Axos Bank

Respondent ID: 0000716456
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - SAN DIEGO COUNTY (073) - MSA 41740	1	812	1	812	0	0

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1,444	848,666	0	0
Purchased	0	0	0	0
Total	1,444	848,666	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

ASSESSMENT AREA - 0001

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 20-30%

0011.00*

Median Family Income 30-40%

0003.02* 0004.02* 0005.23* 0005.24* 0024.04* 0026.03* 0027.08*

Median Family Income 40-50%

0002.01* 0005.14* 0005.16* 0005.21* 0005.22* 0005.28* 0006.00* 0015.01* 0016.08* 0019.01* 0022.04*
0022.07* 0024.03* 0025.05* 0027.06* 0029.54* 0029.95* 0038.00* 0040.00* 0043.01* 0043.02* 0044.02*
0046.02* 0047.10* 0047.12* 0047.13* 0049.21* 0050.06* 0050.10*

Median Family Income 50-60%

0001.07* 0003.01* 0004.03* 0005.13* 0005.15* 0005.18* 0010.04* 0012.00* 0015.02* 0016.07* 0016.14*
0016.15* 0017.18* 0018.01* 0019.02* 0020.00* 0022.01* 0022.03* 0022.06* 0024.05* 0026.04* 0026.05*
0028.21* 0029.64* 0029.66* 0029.69* 0029.96* 0031.02* 0034.27* 0036.57* 0044.01* 0047.03* 0047.07*
0047.09* 0054.21* 0057.02* 0057.03* 0057.04* 0058.48* 0060.01* 0071.00* 0078.01*

Median Family Income 60-70%

0001.06* 0001.08* 0002.03* 0004.01* 0005.19* 0005.20* 0005.25* 0005.27* 0014.01* 0017.11* 0017.15*
0018.03* 0018.04* 0025.04* 0025.06* 0028.23* 0029.05* 0029.65* 0029.67* 0029.68* 0029.97* 0032.60*
0034.15* 0034.20* 0034.22* 0034.23* 0034.28* 0034.30* 0034.31* 0036.16* 0036.54* 0037.00* 0045.00*
0046.01* 0047.16* 0049.11* 0049.25* 0050.14* 0054.22* 0054.38* 0058.59* 0072.00*

Median Family Income 70-80%

0001.03* 0001.09* 0005.10* 0005.26* 0010.03* 0016.13* 0017.10* 0024.06* 0028.10* 0028.22* 0028.45*
0028.47* 0029.37* 0029.46* 0029.48* 0029.50* 0029.56* 0031.04* 0032.20* 0034.13* 0034.18* 0034.19*
0034.26* 0035.00* 0036.40* 0041.00* 0042.00* 0047.14* 0047.15* 0047.17* 0049.12* 0049.15* 0049.20*
0050.05* 0052.00* 0053.60* 0056.07* 0056.14* 0056.15* 0058.18* 0062.01* 0062.04* 0068.00* 0079.00*

Median Family Income 80-90%

0005.17* 0014.02* 0017.16* 0025.01* 0029.15* 0029.36* 0029.41* 0029.42* 0029.44* 0029.58* 0029.62*
0029.70* 0029.98* 0032.54* 0034.12* 0034.29* 0036.17* 0036.31* 0036.33* 0036.34* 0036.35* 0036.39*

0036.44* 0036.52* 0049.10* 0049.16* 0049.17* 0049.23* 0049.24* 0049.26* 0050.11* 0050.13* 0050.16*
0050.17* 0051.03* 0053.16* 0053.36* 0053.38* 0054.23* 0054.39* 0055.01* 0055.03* 0057.05* 0058.25*
0058.71* 0058.75* 0061.03* 0062.02*

Median Family Income 90-100%

0001.01* 0016.09* 0016.10* 0016.11* 0017.09* 0017.14* 0027.07* 0028.27* 0028.30* 0028.36* 0028.44*
0028.46* 0028.48* 0029.19* 0029.35* 0029.40* 0029.49* 0029.52* 0029.82* 0030.01* 0030.04* 0030.05*
0031.03* 0032.10* 0032.11* 0032.14* 0032.34* 0032.46* 0032.62* 0032.63* 0032.70* 0034.16* 0034.21*
0036.09* 0036.13* 0036.15* 0036.27* 0036.43* 0036.45* 0036.46* 0036.51* 0036.61* 0036.64* 0036.65*
0050.15* 0051.11* 0051.13* 0051.14* 0053.20* 0054.32* 0054.40* 0058.04* 0059.02* 0059.05*

Median Family Income 100-110%

0013.00* 0017.06* 0017.08* 0017.12* 0017.13* 0028.26* 0028.35* 0028.42* 0028.51* 0029.16* 0029.76*
0029.80* 0029.81* 0029.83* 0030.03* 0032.19* 0032.28* 0032.45* 0032.48* 0032.53* 0033.03* 0033.17*
0033.18* 0034.09* 0034.11* 0036.10* 0036.21* 0036.32* 0036.37* 0036.38* 0036.41* 0036.42* 0036.47*
0036.48* 0036.49* 0036.55* 0036.56* 0049.14* 0049.19* 0050.07* 0050.12* 0051.02* 0051.06* 0051.08*
0053.11* 0053.42* 0053.55* 0055.04* 0056.12* 0058.09* 0058.13* 0058.26* 0058.57* 0058.60* 0058.62*
0059.04* 0062.03* 0076.00*

Median Family Income 110-120%

0001.05* 0010.06* 0023.02* 0028.25* 0028.29* 0028.31* 0028.33* 0028.34* 0028.50* 0028.53* 0029.02*
0029.53* 0029.74* 0029.85* 0030.06* 0032.13* 0032.22* 0032.39* 0032.41* 0032.66* 0032.69* 0033.06*
0033.07* 0033.13* 0033.20* 0034.08* 0034.10* 0036.30* 0036.50* 0036.63* 0036.66* 0049.07* 0049.18*
0051.04* 0051.16* 0053.43* 0053.46* 0053.47* 0054.42* 0058.05* 0058.07* 0058.08* 0058.29* 0058.36*
0058.55* 0058.61* 0058.63* 0058.64* 0058.74*

Median Family Income >= 120%

0002.04* 0007.00* 0010.05* 0017.07* 0017.17* 0028.08* 0028.11* 0028.14* 0028.24* 0028.28* 0028.37*
0028.38* 0028.41* 0028.49* 0028.52* 0029.01* 0029.38* 0029.39* 0029.47* 0029.57* 0029.61* 0029.75*
0029.77* 0029.78* 0029.79* 0032.04* 0032.08* 0032.15* 0032.18* 0032.23* 0032.26* 0032.27* 0032.29*
0032.33* 0032.35* 0032.36* 0032.37* 0032.40* 0032.42* 0032.43* 0032.44* 0032.47* 0032.49* 0032.50*
0032.51* 0032.52* 0032.61* 0032.64* 0032.65* 0032.67* 0032.68* 0033.05* 0033.08* 0033.09* 0033.11*
0033.12* 0033.14* 0033.15* 0033.16* 0033.19* 0033.21* 0033.22* 0033.23* 0034.14* 0036.19* 0036.20*

0036.26* 0036.36* 0036.53* 0036.58* 0036.59* 0036.60* 0036.62* 0051.07* 0051.10* 0051.12* 0051.15*
0053.12* 0053.13* 0053.14* 0053.17* 0053.18* 0053.19* 0053.21* 0053.22* 0053.33* 0053.35* 0053.37*
0053.41* 0053.48* 0053.49* 0053.50* 0053.51* 0053.52* 0053.53* 0053.54* 0053.56* 0053.58* 0053.61*
0053.62* 0053.63* 0053.64* 0053.65* 0053.66* 0054.33* 0054.34* 0054.35* 0054.37* 0054.41* 0055.02*
0056.13* 0057.11* 0057.13* 0057.15* 0057.16* 0057.17* 0057.18* 0057.19* 0057.20* 0057.21* 0057.22*
0058.03* 0058.06* 0058.22* 0058.24* 0058.28* 0058.30* 0058.31* 0058.34* 0058.35* 0058.37* 0058.39*
0058.41* 0058.42* 0058.43* 0058.44* 0058.45* 0058.46* 0058.47* 0058.49* 0058.50* 0058.52* 0058.56*
0058.58* 0058.65* 0058.66* 0058.67* 0058.68* 0058.69* 0058.72* 0058.73* 0058.76* 0058.77* 0059.03*
0061.04* 0067.00* 0069.00* 0075.00*

Median Family Income Not Known

0023.03* 0058.70* 0078.02*

ASSESSMENT AREA - 0002

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0023.02* 0024.02* 0026.01* 0027.07* 0027.08* 0027.09* 0033.03* 0118.01* 0125.01* 0157.01* 0157.06*
0159.01* 0186.16* 0202.14*

Median Family Income 40-50%

0018.01* 0022.01* 0023.01* 0033.04* 0034.03* 0035.01* 0035.02* 0039.01* 0039.02* 0048.00* 0083.05*
0100.05* 0100.10* 0116.01* 0120.02* 0123.02* 0132.03* 0144.00* 0157.05* 0158.01* 0163.01* 0163.02*
0200.28* 0200.36* 0202.02* 0202.07* 0202.13* 0203.08* 0207.07* 0211.02* 0219.00* 0220.00*

Median Family Income 50-60%

0016.00* 0022.02* 0024.01* 0025.01* 0026.02* 0027.12* 0030.04* 0033.01* 0033.05* 0034.04* 0036.01*
0036.02* 0036.03* 0040.00* 0049.00* 0050.00* 0051.01* 0066.00* 0079.07* 0086.00* 0091.02* 0094.00*
0101.03* 0101.06* 0101.10* 0101.11* 0101.12* 0104.01* 0104.02* 0105.02* 0117.00* 0118.02* 0121.02*
0124.01* 0124.02* 0125.02* 0132.05* 0132.06* 0139.07* 0146.01* 0150.02* 0154.07* 0157.04* 0158.02*
0164.04* 0165.04* 0185.09* 0186.15* 0187.00* 0189.03* 0189.04* 0195.01* 0195.02* 0200.29* 0200.37*
0202.09* 0202.10* 0208.12* 0210.01*

Median Family Income 60-70%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

0012.01*	0025.02*	0027.05*	0027.10*	0027.11*	0028.03*	0031.01*	0031.11*	0034.01*	0046.00*	0047.00*
0052.01*	0068.01*	0079.08*	0083.59*	0083.63*	0085.10*	0089.01*	0092.01*	0095.10*	0096.03*	0100.09*
0100.12*	0100.13*	0116.02*	0122.00*	0126.00*	0127.00*	0131.02*	0131.03*	0131.04*	0132.04*	0133.03*
0136.07*	0138.02*	0148.03*	0148.06*	0159.02*	0165.02*	0166.17*	0167.05*	0185.12*	0185.19*	0186.13*
0186.18*	0186.22*	0189.05*	0189.06*	0192.10*	0200.17*	0202.06*	0202.11*	0205.00*	0206.01*	0206.02*
0209.03*										

Median Family Income 70-80%

0010.00*	0012.02*	0027.03*	0029.05*	0031.03*	0031.05*	0032.02*	0032.08*	0032.14*	0041.02*	0045.01*
0065.00*	0083.43*	0083.60*	0088.00*	0093.07*	0095.09*	0095.11*	0100.04*	0101.07*	0102.02*	0103.00*
0119.02*	0120.03*	0128.00*	0130.00*	0133.08*	0135.03*	0135.06*	0139.06*	0139.08*	0139.09*	0140.01*
0143.00*	0150.01*	0166.19*	0168.04*	0168.06*	0170.50*	0181.01*	0182.02*	0183.02*	0184.00*	0185.10*
0185.17*	0185.20*	0192.06*	0194.04*	0195.03*	0201.08*	0201.09*	0208.06*			

Median Family Income 80-90%

0003.02*	0013.02*	0017.00*	0027.02*	0029.02*	0029.03*	0030.01*	0030.03*	0031.12*	0031.15*	0032.01*
0032.09*	0032.11*	0041.01*	0043.00*	0053.01*	0074.01*	0074.02*	0075.02*	0079.10*	0079.11*	0091.08*
0100.01*	0100.03*	0101.04*	0121.01*	0133.07*	0133.12*	0135.05*	0136.08*	0137.02*	0138.01*	0141.01*
0141.02*	0145.00*	0149.02*	0151.00*	0153.01*	0162.02*	0166.10*	0166.13*	0168.09*	0170.14*	0170.18*
0170.48*	0179.01*	0179.02*	0182.01*	0185.04*	0185.11*	0186.09*	0190.01*	0191.08*	0192.05*	0194.05*
0194.06*	0196.02*	0197.01*	0198.05*	0200.21*	0200.25*	0202.08*	0209.04*	0216.00*		

Median Family Income 90-100%

0003.01*	0004.00*	0008.00*	0009.01*	0009.02*	0013.01*	0029.04*	0031.07*	0031.08*	0031.13*	0031.14*
0032.04*	0052.02*	0068.02*	0079.12*	0083.52*	0085.07*	0087.01*	0087.02*	0089.02*	0090.00*	0091.07*
0093.01*	0095.07*	0100.11*	0100.18*	0101.09*	0123.03*	0129.00*	0133.01*	0133.06*	0133.24*	0133.25*
0134.18*	0136.01*	0139.03*	0140.02*	0142.00*	0147.02*	0148.05*	0149.01*	0156.01*	0164.03*	0165.03*
0166.16*	0166.18*	0174.05*	0176.06*	0185.16*	0185.21*	0185.23*	0186.21*	0191.09*	0191.11*	0193.04*
0194.03*	0197.02*	0198.10*	0199.02*	0199.03*	0199.04*	0200.41*	0201.05*	0201.06*	0201.07*	0203.11*
0203.12*	0204.04*	0207.08*	0208.05*	0208.13*	0212.02*	0212.05*	0214.01*			

Median Family Income 100-110%

0002.02*	0007.00*	0011.00*	0021.00*	0032.12*	0044.00*	0051.02*	0073.04*	0076.02*	0078.00*	0083.39*

0083.48*	0083.53*	0083.56*	0083.57*	0083.58*	0083.64*	0085.05*	0085.06*	0091.01*	0093.06*	0096.04*
0098.02*	0102.01*	0105.01*	0123.04*	0133.02*	0134.01*	0134.09*	0134.16*	0134.20*	0134.21*	0136.04*
0146.02*	0147.01*	0154.08*	0155.01*	0155.02*	0160.00*	0161.00*	0166.09*	0166.14*	0166.20*	0167.03*
0167.06*	0168.07*	0168.13*	0170.09*	0170.59*	0178.01*	0185.18*	0186.01*	0186.20*	0188.01*	0188.03*
0190.02*	0191.03*	0191.07*	0193.05*	0196.01*	0198.03*	0199.05*	0200.19*	0200.24*	0200.33*	0203.09*
0203.13*	0204.03*	0209.02*								

Median Family Income 110-120%

0014.00*	0019.00*	0031.09*	0032.13*	0056.01*	0075.01*	0076.01*	0077.01*	0079.05*	0083.45*	0083.50*
0083.51*	0083.55*	0083.61*	0083.80*	0083.81*	0085.03*	0085.13*	0091.04*	0093.05*	0097.03*	0100.17*
0100.19*	0108.00*	0110.00*	0133.09*	0134.12*	0137.01*	0139.05*	0148.04*	0154.05*	0166.07*	0166.21*
0168.11*	0168.12*	0169.01*	0169.02*	0170.35*	0170.52*	0170.56*	0173.08*	0185.15*	0185.24*	0186.17*
0191.10*	0192.03*	0198.08*	0200.23*	0200.39*	0203.05*	0203.10*	0207.12*	0211.01*	0213.02*	0213.05*

Median Family Income >= 120%

0001.00*	0002.01*	0005.00*	0006.00*	0015.00*	0020.01*	0020.02*	0028.01*	0028.04*	0032.07*	0042.00*
0053.02*	0054.01*	0054.02*	0054.03*	0056.02*	0058.01*	0058.02*	0059.00*	0060.00*	0061.00*	0069.00*
0070.02*	0071.00	0072.00*	0073.02*	0073.03*	0077.02*	0080.02*	0080.03*	0080.06*	0081.01*	0081.02*
0082.01*	0082.02*	0083.01*	0083.03*	0083.06*	0083.07*	0083.10*	0083.11*	0083.12*	0083.13*	0083.24*
0083.27*	0083.28*	0083.30*	0083.31*	0083.36*	0083.37*	0083.44*	0083.46*	0083.47*	0083.49*	0083.62*
0083.65*	0083.66*	0083.67*	0083.68*	0083.69*	0083.70*	0083.71*	0083.72*	0083.73*	0083.74*	0083.75*
0083.76*	0083.77*	0083.79*	0085.01*	0085.02*	0085.04*	0085.09*	0085.11*	0085.12*	0091.03*	0092.03*
0092.04*	0093.08*	0095.02*	0095.04*	0095.05*	0095.06*	0096.02*	0097.04*	0097.05*	0097.06*	0098.01*
0098.04*	0098.05*	0100.15*	0106.01*	0109.00*	0111.00*	0113.00*	0133.15*	0133.16*	0133.17*	0133.18*
0133.19*	0133.20*	0133.21*	0133.23*	0133.26*	0133.27*	0134.11*	0134.14*	0134.15*	0134.17*	0134.22*
0134.23*	0134.24*	0134.25*	0135.04*	0136.05*	0152.00*	0153.02*	0154.03*	0154.06*	0156.02*	0162.01*
0164.01*	0166.06*	0166.08*	0166.15*	0167.04*	0168.10*	0170.06*	0170.10*	0170.20*	0170.21*	0170.22*
0170.31*	0170.33*	0170.34*	0170.36*	0170.37*	0170.39*	0170.40*	0170.41*	0170.43*	0170.44*	0170.45*
0170.46*	0170.47*	0170.49*	0170.51*	0170.53*	0170.54*	0170.55*	0170.57*	0170.58*	0170.60*	0170.61*
0170.62*	0170.63*	0170.64*	0170.65*	0170.66*	0170.67*	0170.68*	0170.69*	0170.70*	0170.71*	0171.04*
0171.06*	0171.07*	0171.08*	0171.09*	0171.11*	0171.12*	0171.13*	0172.01*	0172.02*	0173.03*	0173.05*

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Axos Bank

Respondent ID: 0000716456
Agency: OCC - 1

0173.06* 0173.07* 0174.03* 0174.06* 0174.07* 0174.08* 0175.01* 0175.02* 0176.01* 0176.03* 0176.05*
0177.01* 0177.02* 0178.08* 0178.09* 0178.10* 0178.11* 0178.13* 0180.00* 0181.02* 0183.01* 0185.22*
0185.25* 0186.08* 0186.12* 0186.19* 0188.04* 0188.05* 0191.05* 0192.08* 0192.09* 0193.01* 0193.03*
0198.04* 0198.09* 0198.11* 0200.15* 0200.26* 0200.30* 0200.31* 0200.32* 0200.34* 0200.35* 0200.38*
0200.40* 0200.42* 0200.43* 0200.44* 0201.10* 0201.11* 0203.04* 0204.01* 0204.05* 0207.05* 0207.06*
0207.10* 0207.11* 0208.01* 0208.07* 0208.10* 0208.11* 0210.02* 0212.04* 0212.06* 0213.04* 0213.06*
0214.02* 0215.01* 0215.02* 0218.00* 0221.01* 0221.02*

Median Family Income Not Known

0018.02* 0038.00* 0051.03* 0055.00* 0057.00* 0062.00* 0063.00* 0083.78* 0091.09* 0099.01* 0099.02*
0100.16* 0133.22* 9901.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 70-80%

6019.00

Median Family Income 80-90%

1066.48

MARIN COUNTY (041), CA

MSA: 42034

Middle Income

1101.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

1080.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income 80-90%

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Axos Bank

Respondent ID: 0000716456
Agency: OCC - 1

0006.02

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	6	6	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,272	1,272	0	0.00%
Total	1,280	1,280	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2024

Institution Disclosure Statement

Revised January 2026

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Axos Bank

Respondent ID: 0000716456
Agency: OCC - 1
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	675	1	675	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	915	1	915	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,590	2	1,590	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,590	2	1,590	0	0
STATE TOTAL	0	0	0	0	2	1,590	2	1,590	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Axos Bank

Respondent ID: 0000716456
Agency: OCC - 1
State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	900	1	900	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	1	900	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	900	1	900	0	0
STATE TOTAL	0	0	0	0	1	900	1	900	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Axos Bank

Respondent ID: 0000716456
Agency: OCC - 1
State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROANOKE CITY (770), VA										
MSA 40220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	509	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	509	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	509	0	0	0	0
STATE TOTAL	0	0	0	0	1	509	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	4	2,999	3	2,490	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	4	2,999	3	2,490	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	1,471	960,177	0	0
Purchased	0	0	0	0
Total	1,471	960,177	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

ASSESSMENT AREA - 0001

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 20-30%

0011.00*

Median Family Income 30-40%

0003.02* 0004.02* 0005.23* 0005.24* 0024.04* 0026.03* 0027.08*

Median Family Income 40-50%

0002.01* 0005.14* 0005.16* 0005.21* 0005.22* 0005.28* 0006.00* 0015.01* 0016.08* 0019.01* 0022.04*
0022.07* 0024.03* 0025.05* 0027.06* 0029.54* 0029.95* 0038.00* 0040.00* 0043.01* 0043.02* 0044.02*
0046.02* 0047.10* 0047.12* 0047.13* 0049.21* 0050.06* 0050.10*

Median Family Income 50-60%

0001.07* 0003.01* 0004.03* 0005.13* 0005.15* 0005.18* 0010.04* 0012.00* 0015.02* 0016.07* 0016.14*
0016.15* 0017.18* 0018.01* 0019.02* 0020.00* 0022.01* 0022.03* 0022.06* 0024.05* 0026.04* 0026.05*
0028.21* 0029.64* 0029.66* 0029.69* 0029.96* 0031.02* 0034.27* 0036.57* 0044.01* 0047.03* 0047.07*
0047.09* 0054.21* 0057.02* 0057.03* 0057.04* 0058.48* 0060.01* 0071.00* 0078.01*

Median Family Income 60-70%

0001.06* 0001.08* 0002.03* 0004.01* 0005.19* 0005.20* 0005.25* 0005.27* 0014.01* 0017.11* 0017.15*
0018.03* 0018.04* 0025.04* 0025.06* 0028.23* 0029.05* 0029.65* 0029.67* 0029.68* 0029.97* 0032.60*
0034.15* 0034.20* 0034.22* 0034.23* 0034.28* 0034.30* 0034.31* 0036.16* 0036.54* 0037.00* 0045.00*
0046.01* 0047.16* 0049.11* 0049.25* 0050.14* 0054.22* 0054.38* 0058.59* 0072.00*

Median Family Income 70-80%

0001.03* 0001.09* 0005.10* 0005.26* 0010.03* 0016.13* 0017.10* 0024.06* 0028.10* 0028.22* 0028.45*
0028.47* 0029.37* 0029.46* 0029.48* 0029.50* 0029.56* 0031.04* 0032.20* 0034.13* 0034.18* 0034.19*
0034.26* 0035.00* 0036.40* 0041.00* 0042.00* 0047.14* 0047.15* 0047.17* 0049.12* 0049.15* 0049.20*
0050.05* 0052.00* 0053.60* 0056.07* 0056.14* 0056.15* 0058.18* 0062.01* 0062.04* 0068.00* 0079.00*

Median Family Income 80-90%

0005.17* 0014.02* 0017.16* 0025.01* 0029.15* 0029.36* 0029.41* 0029.42* 0029.44* 0029.58* 0029.62*
0029.70* 0029.98* 0032.54* 0034.12* 0034.29* 0036.17* 0036.31* 0036.33* 0036.34* 0036.35* 0036.39*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

0036.44* 0036.52* 0049.10* 0049.16* 0049.17* 0049.23* 0049.24* 0049.26* 0050.11* 0050.13* 0050.16*
0050.17* 0051.03* 0053.16* 0053.36* 0053.38* 0054.23* 0054.39* 0055.01* 0055.03* 0057.05* 0058.25*
0058.71* 0058.75* 0061.03* 0062.02*

Median Family Income 90-100%

0001.01* 0016.09* 0016.10* 0016.11* 0017.09* 0017.14* 0027.07* 0028.27* 0028.30* 0028.36* 0028.44*
0028.46* 0028.48* 0029.19* 0029.35* 0029.40* 0029.49* 0029.52* 0029.82* 0030.01* 0030.04* 0030.05*
0031.03* 0032.10* 0032.11* 0032.14* 0032.34* 0032.46* 0032.62* 0032.63* 0032.70* 0034.16* 0034.21*
0036.09* 0036.13* 0036.15* 0036.27* 0036.43* 0036.45* 0036.46* 0036.51* 0036.61* 0036.64* 0036.65*
0050.15* 0051.11* 0051.13* 0051.14* 0053.20* 0054.32* 0054.40* 0058.04* 0059.02* 0059.05*

Median Family Income 100-110%

0013.00* 0017.06* 0017.08* 0017.12* 0017.13* 0028.26* 0028.35* 0028.42* 0028.51* 0029.16* 0029.76*
0029.80* 0029.81* 0029.83* 0030.03* 0032.19* 0032.28* 0032.45* 0032.48* 0032.53* 0033.03* 0033.17*
0033.18* 0034.09* 0034.11* 0036.10* 0036.21* 0036.32* 0036.37* 0036.38* 0036.41* 0036.42* 0036.47*
0036.48* 0036.49* 0036.55* 0036.56* 0049.14* 0049.19* 0050.07* 0050.12* 0051.02* 0051.06* 0051.08*
0053.11* 0053.42* 0053.55* 0055.04* 0056.12* 0058.09* 0058.13* 0058.26* 0058.57* 0058.60* 0058.62*
0059.04* 0062.03* 0076.00*

Median Family Income 110-120%

0001.05* 0010.06* 0023.02* 0028.25* 0028.29* 0028.31* 0028.33* 0028.34* 0028.50* 0028.53* 0029.02*
0029.53* 0029.74* 0029.85* 0030.06* 0032.13* 0032.22* 0032.39* 0032.41* 0032.66* 0032.69* 0033.06*
0033.07* 0033.13* 0033.20* 0034.08* 0034.10* 0036.30* 0036.50* 0036.63* 0036.66* 0049.07* 0049.18*
0051.04* 0051.16* 0053.43* 0053.46* 0053.47* 0054.42* 0058.05* 0058.07* 0058.08* 0058.29* 0058.36*
0058.55* 0058.61* 0058.63* 0058.64* 0058.74*

Median Family Income >= 120%

0002.04* 0007.00* 0010.05* 0017.07* 0017.17* 0028.08* 0028.11* 0028.14* 0028.24* 0028.28* 0028.37*
0028.38* 0028.41* 0028.49* 0028.52* 0029.01* 0029.38* 0029.39* 0029.47* 0029.57* 0029.61* 0029.75*
0029.77* 0029.78* 0029.79* 0032.04* 0032.08* 0032.15* 0032.18* 0032.23* 0032.26* 0032.27* 0032.29*
0032.33* 0032.35* 0032.36* 0032.37* 0032.40* 0032.42* 0032.43* 0032.44* 0032.47* 0032.49* 0032.50*
0032.51* 0032.52* 0032.61* 0032.64* 0032.65* 0032.67* 0032.68* 0033.05* 0033.08* 0033.09* 0033.11*
0033.12* 0033.14* 0033.15* 0033.16* 0033.19* 0033.21* 0033.22* 0033.23* 0034.14* 0036.19* 0036.20*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

0036.26*	0036.36*	0036.53*	0036.58*	0036.59*	0036.60*	0036.62*	0051.07*	0051.10*	0051.12*	0051.15*
0053.12*	0053.13*	0053.14*	0053.17*	0053.18*	0053.19*	0053.21*	0053.22*	0053.33*	0053.35*	0053.37*
0053.41*	0053.48*	0053.49*	0053.50*	0053.51*	0053.52*	0053.53*	0053.54*	0053.56*	0053.58*	0053.61*
0053.62*	0053.63*	0053.64*	0053.65*	0053.66*	0054.33*	0054.34*	0054.35*	0054.37*	0054.41*	0055.02*
0056.13*	0057.11*	0057.13*	0057.15*	0057.16*	0057.17*	0057.18*	0057.19*	0057.20*	0057.21*	0057.22*
0058.03*	0058.06*	0058.22*	0058.24*	0058.28*	0058.30*	0058.31*	0058.34*	0058.35*	0058.37*	0058.39*
0058.41*	0058.42*	0058.43*	0058.44*	0058.45*	0058.46*	0058.47*	0058.49*	0058.50*	0058.52*	0058.56*
0058.58*	0058.65*	0058.66*	0058.67*	0058.68*	0058.69*	0058.72*	0058.73*	0058.76*	0058.77*	0059.03*
0061.04*	0067.00*	0069.00*	0075.00*							

Median Family Income Not Known

0023.03*	0058.70*	0078.02*

ASSESSMENT AREA - 0002

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0023.02*	0024.02*	0026.01*	0027.07*	0027.08*	0027.09*	0033.03*	0118.01*	0125.01*	0157.01*	0157.06*
0159.01*	0186.16*	0202.14*								

Median Family Income 40-50%

0018.01*	0022.01*	0023.01*	0033.04*	0034.03*	0035.01*	0035.02*	0039.01*	0039.02*	0048.00*	0083.05*
0100.05*	0100.10*	0116.01*	0120.02*	0123.02*	0132.03*	0144.00*	0157.05*	0158.01*	0163.01*	0163.02*
0200.28*	0200.36*	0202.02*	0202.07*	0202.13*	0203.08*	0207.07*	0211.02*	0219.00*	0220.00*	

Median Family Income 50-60%

0016.00*	0022.02*	0024.01*	0025.01*	0026.02*	0027.12*	0030.04*	0033.01*	0033.05*	0034.04*	0036.01*
0036.02*	0036.03*	0040.00*	0049.00*	0050.00*	0051.01*	0066.00*	0079.07*	0086.00*	0091.02*	0094.00*
0101.03*	0101.06*	0101.10*	0101.11*	0101.12*	0104.01*	0104.02*	0105.02*	0117.00*	0118.02*	0121.02*
0124.01*	0124.02*	0125.02*	0132.05*	0132.06*	0139.07*	0146.01*	0150.02*	0154.07*	0157.04*	0158.02*
0164.04*	0165.04*	0185.09*	0186.15*	0187.00*	0189.03*	0189.04*	0195.01*	0195.02*	0200.29*	0200.37*
0202.09*	0202.10*	0208.12*	0210.01*							

Median Family Income 60-70%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

0012.01* 0025.02* 0027.05* 0027.10* 0027.11* 0028.03* 0031.01* 0031.11* 0034.01* 0046.00* 0047.00*
0052.01* 0068.01* 0079.08* 0083.59* 0083.63* 0085.10* 0089.01* 0092.01* 0095.10* 0096.03* 0100.09*
0100.12* 0100.13* 0116.02* 0122.00* 0126.00* 0127.00* 0131.02* 0131.03* 0131.04* 0132.04* 0133.03*
0136.07* 0138.02* 0148.03* 0148.06* 0159.02* 0165.02* 0166.17* 0167.05* 0185.12* 0185.19* 0186.13*
0186.18* 0186.22* 0189.05* 0189.06* 0192.10* 0200.17* 0202.06* 0202.11* 0205.00* 0206.01* 0206.02*
0209.03*

Median Family Income 70-80%

0010.00* 0012.02* 0027.03* 0029.05* 0031.03* 0031.05* 0032.02* 0032.08* 0032.14* 0041.02* 0045.01*
0065.00* 0083.43* 0083.60* 0088.00* 0093.07* 0095.09* 0095.11* 0100.04* 0101.07* 0102.02* 0103.00*
0119.02* 0120.03* 0128.00* 0130.00* 0133.08* 0135.03* 0135.06* 0139.06* 0139.08* 0139.09* 0140.01*
0143.00* 0150.01* 0166.19* 0168.04* 0168.06* 0170.50* 0181.01* 0182.02* 0183.02* 0184.00* 0185.10*
0185.17* 0185.20* 0192.06* 0194.04* 0195.03* 0201.08* 0201.09* 0208.06*

Median Family Income 80-90%

0003.02* 0013.02* 0017.00* 0027.02* 0029.02* 0029.03* 0030.01* 0030.03* 0031.12* 0031.15* 0032.01*
0032.09* 0032.11* 0041.01* 0043.00* 0053.01* 0074.01* 0074.02* 0075.02* 0079.10* 0079.11* 0091.08*
0100.01* 0100.03* 0101.04* 0121.01* 0133.07* 0133.12* 0135.05* 0136.08* 0137.02* 0138.01* 0141.01*
0141.02* 0145.00* 0149.02* 0151.00* 0153.01* 0162.02* 0166.10* 0166.13* 0168.09* 0170.14* 0170.18*
0170.48* 0179.01* 0179.02* 0182.01* 0185.04* 0185.11* 0186.09* 0190.01* 0191.08* 0192.05* 0194.05*
0194.06* 0196.02* 0197.01* 0198.05* 0200.21* 0200.25* 0202.08* 0209.04* 0216.00*

Median Family Income 90-100%

0003.01* 0004.00* 0008.00* 0009.01* 0009.02* 0013.01* 0029.04* 0031.07* 0031.08* 0031.13* 0031.14*
0032.04* 0052.02* 0068.02* 0079.12* 0083.52* 0085.07* 0087.01* 0087.02* 0089.02* 0090.00* 0091.07*
0093.01* 0095.07* 0100.11* 0100.18* 0101.09* 0123.03* 0129.00* 0133.01* 0133.06* 0133.24* 0133.25*
0134.18* 0136.01* 0139.03* 0140.02* 0142.00* 0147.02* 0148.05* 0149.01* 0156.01* 0164.03* 0165.03*
0166.16* 0166.18* 0174.05* 0176.06* 0185.16* 0185.21* 0185.23* 0186.21* 0191.09* 0191.11* 0193.04*
0194.03* 0197.02* 0198.10* 0199.02* 0199.03* 0199.04* 0200.41* 0201.05* 0201.06* 0201.07* 0203.11*
0203.12* 0204.04* 0207.08* 0208.05* 0208.13* 0212.02* 0212.05* 0214.01*

Median Family Income 100-110%

0002.02* 0007.00* 0011.00* 0021.00* 0032.12* 0044.00* 0051.02* 0073.04* 0076.02* 0078.00* 0083.39*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

0083.48*	0083.53*	0083.56*	0083.57*	0083.58*	0083.64*	0085.05*	0085.06*	0091.01*	0093.06*	0096.04*
0098.02*	0102.01*	0105.01*	0123.04*	0133.02*	0134.01*	0134.09*	0134.16*	0134.20*	0134.21*	0136.04*
0146.02*	0147.01*	0154.08*	0155.01*	0155.02*	0160.00*	0161.00*	0166.09*	0166.14*	0166.20*	0167.03*
0167.06*	0168.07*	0168.13*	0170.09*	0170.59*	0178.01*	0185.18*	0186.01*	0186.20*	0188.01*	0188.03*
0190.02*	0191.03*	0191.07*	0193.05*	0196.01*	0198.03*	0199.05*	0200.19*	0200.24*	0200.33*	0203.09*
0203.13*	0204.03*	0209.02*								

Median Family Income 110-120%

0014.00*	0019.00*	0031.09*	0032.13*	0056.01*	0075.01*	0076.01*	0077.01*	0079.05*	0083.45*	0083.50*
0083.51*	0083.55*	0083.61*	0083.80*	0083.81*	0085.03*	0085.13*	0091.04*	0093.05*	0097.03*	0100.17*
0100.19*	0108.00*	0110.00*	0133.09*	0134.12*	0137.01*	0139.05*	0148.04*	0154.05*	0166.07*	0166.21*
0168.11*	0168.12*	0169.01*	0169.02*	0170.35*	0170.52*	0170.56*	0173.08*	0185.15*	0185.24*	0186.17*
0191.10*	0192.03*	0198.08*	0200.23*	0200.39*	0203.05*	0203.10*	0207.12*	0211.01*	0213.02*	0213.05*

Median Family Income >= 120%

0001.00*	0002.01*	0005.00*	0006.00*	0015.00*	0020.01*	0020.02*	0028.01*	0028.04*	0032.07*	0042.00*
0053.02*	0054.01*	0054.02*	0054.03*	0056.02*	0058.01*	0058.02*	0059.00*	0060.00*	0061.00*	0069.00*
0070.02*	0071.00*	0072.00*	0073.02*	0073.03*	0077.02*	0080.02*	0080.03*	0080.06*	0081.01*	0081.02*
0082.01*	0082.02*	0083.01*	0083.03*	0083.06*	0083.07*	0083.10*	0083.11*	0083.12*	0083.13*	0083.24*
0083.27*	0083.28*	0083.30*	0083.31*	0083.36*	0083.37*	0083.44*	0083.46*	0083.47*	0083.49*	0083.62*
0083.65*	0083.66*	0083.67*	0083.68*	0083.69*	0083.70*	0083.71*	0083.72*	0083.73*	0083.74*	0083.75*
0083.76*	0083.77*	0083.79*	0085.01*	0085.02*	0085.04*	0085.09*	0085.11*	0085.12*	0091.03*	0092.03*
0092.04*	0093.08*	0095.02*	0095.04*	0095.05*	0095.06*	0096.02*	0097.04*	0097.05*	0097.06*	0098.01*
0098.04*	0098.05*	0100.15*	0106.01*	0109.00*	0111.00*	0113.00*	0133.15*	0133.16*	0133.17*	0133.18*
0133.19*	0133.20*	0133.21*	0133.23*	0133.26*	0133.27*	0134.11*	0134.14*	0134.15*	0134.17*	0134.22*
0134.23*	0134.24*	0134.25*	0135.04*	0136.05*	0152.00*	0153.02*	0154.03*	0154.06*	0156.02*	0162.01*
0164.01*	0166.06*	0166.08*	0166.15*	0167.04*	0168.10*	0170.06*	0170.10*	0170.20*	0170.21*	0170.22*
0170.31*	0170.33*	0170.34*	0170.36*	0170.37*	0170.39*	0170.40*	0170.41*	0170.43*	0170.44*	0170.45*
0170.46*	0170.47*	0170.49*	0170.51*	0170.53*	0170.54*	0170.55*	0170.57*	0170.58*	0170.60*	0170.61*
0170.62*	0170.63*	0170.64*	0170.65*	0170.66*	0170.67*	0170.68*	0170.69*	0170.70*	0170.71*	0171.04*
0171.06*	0171.07*	0171.08*	0171.09*	0171.11*	0171.12*	0171.13*	0172.01*	0172.02*	0173.03*	0173.05*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

0173.06* 0173.07* 0174.03* 0174.06* 0174.07* 0174.08* 0175.01* 0175.02* 0176.01* 0176.03* 0176.05*
0177.01* 0177.02* 0178.08* 0178.09* 0178.10* 0178.11* 0178.13* 0180.00* 0181.02* 0183.01* 0185.22*
0185.25* 0186.08* 0186.12* 0186.19* 0188.04* 0188.05* 0191.05* 0192.08* 0192.09* 0193.01* 0193.03*
0198.04* 0198.09* 0198.11* 0200.15* 0200.26* 0200.30* 0200.31* 0200.32* 0200.34* 0200.35* 0200.38*
0200.40* 0200.42* 0200.43* 0200.44* 0201.10* 0201.11* 0203.04* 0204.01* 0204.05* 0207.05* 0207.06*
0207.10* 0207.11* 0208.01* 0208.07* 0208.10* 0208.11* 0210.02* 0212.04* 0212.06* 0213.04* 0213.06*
0214.02* 0215.01* 0215.02* 0218.00* 0221.01* 0221.02*

Median Family Income Not Known

0018.02* 0038.00* 0051.03* 0055.00* 0057.00* 0062.00* 0063.00* 0083.78* 0091.09* 0099.01* 0099.02*
0100.16* 0133.22* 9901.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 60-70%

2404.02

Median Family Income >= 120%

2780.01

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

1080.00

ROANOKE CITY (770), VA

MSA: 40220

Middle Income

0012.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	4	4	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,272	1,272	0	0.00%
Total	1,278	1,278	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.