



Personal Product Change Notice

How your account(s) will convert to Axos Bank

Below is a simple chart that will help you understand how your current Jenius Bank account(s) will be converted to your new Axos Bank account effective on May 4, 2026. For additional information on your new Axos Bank account(s), please refer to the [Personal Deposit Account Agreement and the Schedule of Fees](#) included in this notice and the Legacy Account Disclosure available at www.axosbank.com. If you have any questions regarding your new accounts, please call us at **(888) 965-8680**. Thank you.

Your Current Personal Jenius Bank Account	Becomes Your Axos Bank Account Called	Product Changes	Found in the Legacy Accounts disclosure on page
Savings Accounts			
Jenius High Yield Savings	Advance Savings	<ul style="list-style-type: none"> Tiered, variable-rate account 	Page 16

Other important information and terms:

Ability to withdraw funds (Reg CC)	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.
Statements	Electronic statements are available at no cost.
Mobile/My deposit	Funds deposited using these services will be available the fifth (5 th) 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 my relationship with the Bank, transaction and experience information, and other such factors as the Bank, in its sole discretion, deems relevant.
Fees and Rate	There will be no fees associated with using your account, and this will remain unchanged. Your account will transfer with the same rate.

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