



LEGACY ACCOUNT DISCLOSURES

As of June 25, 2026

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

Questions about your Legacy Account? Here's how to reach us:

- Call us toll-free 1.888.502.2967;
- Ask Evo, your virtual financial assistant. Whether you're on the mobile app or a Web browser, just log in to your account and strike up a conversation with Evo;
- Send us a secure message from within online banking; or
- Write to us at: Axos Bank, P.O. Box 509127, San Diego, CA 92122

Current Axos Bank Deposit Account Agreement can be found at:

<https://www.axosbank.com/Legal/Disclosures>

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Bank of Internet USA

CHECKING ACCOUNTS	
Account Name	Account Features
Basic Checking	> Monthly Maintenance Fees: \$5.00 monthly maintenance fee if the Average Daily balance falls below \$100.00 > ATM fees reimbursed up to \$6 per month (excludes International ATM transactions) > 10 Bill Payments per month at no charge, additional bill payments .20 each > Write 30 checks per month at no charge, additional checks .20 each > Check printing provided free - Bofl classic collection only (limited to 1-box every 6 months)
Boomer Checking	> Monthly Maintenance Fees: Free > ATM fees reimbursed up to \$8 per month > Check printing provided free - Bofl classic collection only (limited to 1-box every 6 months)
Checking MWA	> Monthly Maintenance Fees: None > Simple interest-bearing account > Variable interest rate account > Free Online Banking > No Bill Pay Fee > Unlimited Domestic ATM Fees Reimbursements
Eureka Checking	> Monthly Maintenance Fees: Free > ATM fees reimbursed up to \$10 per month (excludes International ATM transactions)
Freedom Checking	> Monthly Maintenance Fees: \$4.00 monthly maintenance fee if the Average Daily balance falls below \$1000.00 > ATM fees reimbursed up to \$7 per month (excludes International ATM transactions) > Check printing provided free - Bofl classic collection only
High Interest Checking	> Monthly Maintenance Fees: \$7.50 monthly maintenance fee if the Average Daily balance falls below \$5000.00 > ATM Fees Reimbursed up to \$8 per month (excludes International ATM transactions)
HSA Checking MWA	> Monthly Maintenance Fees: None > Interest is earned daily, credited and compounded monthly. > Variable interest rate account > Free Online Banking > No Bill Pay Fee > Unlimited Domestic ATM Fees Reimbursements
HAS Family Checking MWA	> Monthly Maintenance Fees: None > Interest is earned daily, credited and compounded monthly. > Variable interest rate account > Free Online Banking > No Bill Pay Fee > Unlimited Domestic ATM Fees Reimbursements
Platinum Checking	> Monthly Maintenance Fees: Free > Non-sufficient Fund or Overdraft Fee: Free > Tiered Interest Earning Account. Tiers as follows: - o \$0 - \$4,999.99 - o \$5,000 - \$9,999 - o \$10,000 - \$24,999 - o >\$25,000 > Up to \$8.00 ATM Fees Reimbursed (excludes International ATM transactions)

Principal Consumer Checking	> Monthly Maintenance Fees: \$7.00 monthly maintenance fee if the Average Monthly balance falls below \$500.00 > Account Closing Fee: \$10 if your account has been open less than six months and you close your account > Tiered Interest Earning Account. Tiers as follows: - o \$0-\$2,499 - o \$2,500-\$24,999 - o \$25,000-\$49,999 - o \$50,000-\$99,999 - o >\$100,000 > ATM fees reimbursed up to \$8 per month (excludes International ATM transactions)
Principal Employee Checking	> Monthly Maintenance Fees: Free > Account Closing Fee: \$10 if your account has been open less than six months and you close your account > Tiered Interest Earning Account. Tiers as follows: - o \$0-\$2,499 - o \$2,500-\$24,999 - o >\$25,000 > Unlimited ATM fee reimbursements (excludes International ATM transactions)
Second Chance Checking	> Monthly Maintenance Fee: \$6.95 with a Direct Deposit; otherwise, \$8.95 > Non-interest-bearing account > ATM/Visa Debit Card transactions will be subject to daily limits as follows: - o Cash withdrawal from an ATM using an ATM card - \$310.00 - o Cash withdrawal from an ATM using a Visa® Debit card - \$310.00 - o Point-of-sale transaction using your Visa® Debit card - \$500.00
	> Monthly Maintenance Fees: None > Interest is earned daily, credited and compounded monthly. > Variable interest rate account > Unlimited withdrawals
SAVINGS ACCOUNTS	
Account Name	Account Features
Easy Savings	> Monthly Maintenance Fees: Free > Excess Transaction Fee or Withdrawal Fee: \$10.00 per item > Interest will accrue daily and be credited quarterly > ATM Cards Available
First Savings MWA	> Monthly Maintenance Fees: None > Interest is earned daily, credited and compounded monthly. > Variable interest rate account
High Performance Savings	> Monthly Maintenance Fees: Free > ATM Cards Available
Principal Advantage Savings	> Monthly Maintenance Fees: \$25.00 monthly maintenance fee if the Average Monthly balance falls below \$25,000.00 > Account Closing Fee: \$10 if your account has been open less than six months and you close your account > Tiered Interest Earning Account. Tiers as follows: - o \$0-\$24,999 - o \$25,000-\$49,999 - o \$50,000-\$99,999 - o \$100,000-\$249,999 - o \$250,000-\$499,999 - o >\$500,000

Principal Regular Savings	> Monthly Maintenance Fees: \$3.00 monthly maintenance fee if the Average Monthly balance falls below \$400.00. Note: This fee will not apply to accounts owned by minors (under age 18). > Account Closing Fee: \$10 if your account has been open less than six months and you close your account > ATM fees reimbursed up to \$8 per month (excludes International ATM transactions)
Principal Employee Savings	> Monthly Maintenance Fees: Free > Account Closing Fee: \$10 if your account has been open less than six months and you close your account > Unlimited ATM fee reimbursements (excludes International ATM transactions)
Savings MWA	> Monthly Maintenance Fees: None > Interest is earned daily, credited and compounded monthly. > Variable interest rate account
Second Chance Savings	> Monthly Maintenance Fees: None > Interest-bearing account > No Outgoing wire activity > ATM Card Available - ATM transactions will be subject to daily limits as follows: - o Cash withdrawal from an ATM using an ATM card - \$310.00
Smart Savings	> Monthly Maintenance Fees: Free > Tiered Interest Earning Account. Tiers are as follows: - o \$0–\$9,999.99 - o \$10,000–\$24,999.99 - o \$25,000–\$49,999.99 - o \$50,000–\$99,999.99 - o >\$100,000 > ATM Cards Available
MONEY MARKET ACCOUNTS	
Account Name	Account Features
Advantage Money Market Savings	> Monthly Maintenance Fees: Free
Money Market Savings	> Monthly Maintenance Fees: Free > Tiered Interest Earning Account. Tiers are as follows: - o \$0–\$9,999 - o \$10,000–\$24,999 - o \$25,000–\$49,999 - o \$50,000–\$99,999 - o >\$100,000
Principal Money Market	> Monthly Maintenance Fees: \$10.00 monthly maintenance fee if the Average Monthly balance falls below \$5,000 > Tiered Interest Earning Account. Tiers are as follows: - o \$0–\$2,499 - o \$2,500–\$9,999 - o \$10,000–\$24,999 - o \$25,000–\$49,999 - o \$50,000–\$99,999 - o \$100,000–\$249,999 - o >\$250,000 > ATM Cards Available > ATM fees reimbursed up to \$8 per month (excludes International ATM transactions)

Smart Money Market	> Monthly Maintenance Fees: Free > Tiered Interest Earning Account. Tiers are as follows: - o \$0–\$9,999 - o \$10,000–\$24,999.99 - o \$25,000–\$49,999.99 - o \$50,000–\$99,999.99 - o >\$100,000
CERTIFICATE OF DEPOSIT (CD) ACCOUNTS	
Account Name	Account Features
CD Rate Booster	> Term: 12-month > Maturity Option: Auto-renewable > Initial Term Rate: 1.15% APY > Potential Maturity Term Rate*: 2.30% APY > Interest Frequency: Interest paid at maturity only. > Limited to one CD per customer, must be a new deposit relationship > Potential CD Rate Booster rate applies only to the first 12-month term. > *Requirements: • Must have opened a new Rewards Checking account at the time of account opening • Meet all three (3) qualifying conditions to earn the 1.25% APY on the Rewards Checking account for the term of the CD • Maintain a \$5,000 Average Daily Balance in the Rewards Checking account for the term of the CD
Certificate of Deposit MWA	> Additional deposits are permitted during the term of the CD. > Interest is earned daily, credited and compounded monthly. > Interest begins to accrue on the business day you deposit cash and non-cash items. > The interest rate will be paid until the maturity date of your certificate. > The account will automatically renew at maturity. You will have 10 calendar days (grace period) after the maturity date to withdraw your funds without being charged a penalty. > No withdrawals from this account may be made without penalty until the maturity date. > A penalty may be imposed for withdrawals before maturity: > For CD's with terms of less than twelve months, we may impose a penalty equal to three months' interest on the entire CD amount, rather than the amount withdrawn subject to penalty. > For CD's with terms equal to or greater than twelve months, we may impose a penalty equal to six months' interest on the entire CD amount, rather than the amount withdrawn subject to penalty.

Principal CD Laddering

NOTE: All terms, conditions and interest rates of your CD account will remain in effect until your next maturity date. Upon maturity, your certificate will renew to a term subject to Axos BankTM's current terms, conditions and interest rates.

- > **Rate Information:** The interest rate and annual percentage yield will be disclosed to you on a separate document. The rates we offer may vary based on the amount of the initial deposit. You will be paid the disclosed rate until the first maturity date for each CD in the ladder. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- > **Term and Maturity Rate:** The actual terms you choose, and the corresponding maturity dates, will be disclosed on a separate document.
- > **Compounding frequency:** Interest will be compounded every month.
- > **Crediting frequency:** As interest is credited to your accounts each month, it becomes part of your principal balance. You may choose to have interest paid to a Principal Checking, Savings, or Money Market account or transferred electronically to your account at another financial institution every month rather than credited to these accounts. If you choose to transfer your interest to another account, all CDs in the ladder will have the interest transferred.
- > **Daily 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 principal in each account each day.
- > **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- > **Transaction limitations:** You may not make any deposits (after the opening deposit) into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Other than payment of interest as described in the crediting frequency paragraph, you cannot withdraw interest from your account before maturity.
- > **Early withdrawal penalty:** A penalty may be imposed for withdrawals before maturity. For Certificates of Deposit with terms of 6 or 12 months, we may impose a penalty equal to six months interest on the amount withdrawn. For Certificates of Deposit with terms greater than 12 months, we may impose a penalty equal to 12 months interest on the amount withdrawn. **Note: Once a CD in the ladder has automatically renewed into a longer term CD per the ladder product, the penalties noted above for that new term will apply.** In certain circumstances such as the death or incompetence of an owner of this account, the law permits, and in some cases requires, the waiver of the early withdrawal penalty.

Automatically renewable time account: Each of the accounts in the ladder will automatically renew at maturity, and will renew into the longest term CD in your ladder. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within that grace period. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. If the maturity date falls on a non-business day as defined in this brochure, the CD may be withdrawn beginning on the next business day following the maturity. The new interest rate will be determined using Principal's rates for the corresponding term as listed on Principal's Internet web site, based on the renewal term and (if applicable) current balance. You will have 10 calendar days after maturity to withdraw the funds without a penalty. (This 10 day period is the grace period.) If the 10th day of the grace period falls on a non-business day as defined in this brochure, the last day of the grace period then reverts to the previous business day. Interest will not be paid on funds withdrawn from the Certificate for the period from the final maturity date to the withdrawal date.

Principal Non-Qualified CDs	NOTE: All terms, conditions and interest rates of your CD account will remain in effect until your next maturity date. Upon maturity, your certificate will renew to a term subject to Axos Bank™'s current terms, conditions and interest rates. > Rate Information: The interest rate and annual percentage yield will be disclosed to you on a separate document. The rates we offer may vary based on the amount of the initial deposit. You will be paid the disclosed rate until the first maturity or renewal date. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. > Term and Maturity Rate: The actual term you choose, and the corresponding maturity date, will be disclosed on a separate document. > Compounding frequency: Interest will be compounded every month. > Crediting frequency: As interest is credited to your account each month, it becomes part of your principal balance. You may choose to have interest paid to a Principal Checking, Savings, or Money Market account or transferred electronically to your account at another financial institution every month rather than credited to this account. > Daily 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 principal in the account each day. > Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks). > Transaction limitations: You may not make any deposits (after the opening deposit) into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Other than payment of interest as described in the crediting frequency paragraph, you cannot withdraw interest from your account before maturity. > Early withdrawal penalty: A penalty may be imposed for withdrawals before maturity. For Certificates of Deposit with terms of three months, we may impose a penalty equal to three months interest on the amount withdrawn. For Certificates of Deposit with terms greater than three months but 12 months or less, we may impose a penalty equal to six months interest on the amount withdrawn. For Certificates of Deposit with terms greater than 12 months, we may impose a penalty equal to 12 months interest on the amount withdrawn. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, and in some cases requires, the waiver of the early withdrawal penalty. > Automatically renewable time account: This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within that grace period. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. If the maturity date falls on a non-business day as defined in this brochure, the CD may be withdrawn beginning on the next business day following the maturity. Standard term certificates will renew at their same term. Standard CD terms are: 3, 6, 12, 18, 24, 30, 36, 48, 60, and 72 months. Non-standard term CDs will renew at the closest Standard term that is less than the existing term. For example: If the initial CD term is 17 months, it will renew at the Standard 12-month term. The new interest rate will be determined using Principal's rates for the corresponding term as listed on Principal's Internet web site, based on the renewal term and (if applicable) current balance. You will have 10 calendar days after maturity to withdraw the funds without a penalty. (This 10 day period is the grace period.) If the 10th day of the grace period falls on a non-business day as defined in this brochure, the last day of the grace period then reverts to the previous business day. Interest will not be paid on funds withdrawn from the Certificate for the period from the final maturity date to the withdrawal date.
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RETIREMENT ACCOUNTS	
Account Name	Account Features
Easy Savings IRA	> Interest Earning Account > Interest will accrue daily and be credited quarterly > ATM Cards Not Available
Easy Savings ROTH	> Interest Earning Account > Interest will accrue daily and be credited quarterly > ATM Cards Not Available

Bofl Advisor

MONEY MARKET ACCOUNTS	
Account Name	Account Features
Select Money Market	> Monthly Maintenance Fees: Free > Excess Transaction Fee or Withdrawal Fee: \$10.00 per item ○ The Bank may limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by the account agreement, you will be assessed an "Excess Transaction or Withdrawal Fee". See our Personal Deposit Account Agreement and Schedule of Fees for details.
RETIREMENT ACCOUNTS	
Account Name	Account Features
IRA Savings Account	> Monthly Maintenance Fees: Free > ATM Cards Not Available
ROTH Savings Account	> Monthly Maintenance Fees: Free > ATM Cards Not Available

BankX

CHECKING ACCOUNTS	
Account Name	Account Features
X Checking	> Monthly Maintenance Fees: Free > Non-sufficient Fund or Overdraft Fee: Free > Unlimited ATM Fees Reimbursements (excludes International ATM transactions) > Non-Interest Bearing Account > ATM/Visa Debit Card available
SAVINGS ACCOUNTS	
Account Name	Account Features
X Savings Account	> Monthly Maintenance Fees: Free > Excess Transaction Fee or Withdrawal Fee: \$10.00 per item ○ The Bank may limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by the account agreement, you will be assessed an "Excess Transaction or Withdrawal Fee". See our Personal Deposit Account Agreement and Schedule of Fees for details. > ATM Cards Available > We pledge to keep the yield on your account higher than the Top 50 National Annual Percentage Yield (APY) averages for money market accounts at \$10,000 as measured the last Tuesday of each month in Informa Research Services' – Interest Rate Review, a weekly national survey of rate information surveyed by Informa Research Services, Inc. "Top 50 National APYs" are the top 50 U.S. bank and thrift holding companies by deposits. Averages do not include promotional products that have limited time introductory bonus rates or restrictive account opening requirements.

Virtus Bank

CHECKING ACCOUNTS

Account Name	Account Features
Interest Checking	> Monthly Maintenance Fees: \$30.00 monthly maintenance fee if the Average Daily Balance falls below \$150,000. Your "Combined" Virtus Savings Account Daily Balance and Virtus Certificate of Deposit balance will be included when determining the Average Daily Balance requirement to avoid monthly maintenance fee. > Account requires a "combined" Virtus Savings account > Unlimited ATM Fees Reimbursed (excludes International ATM transactions)

SAVINGS ACCOUNTS

Account Name	Account Features
High Yield Savings	> Monthly Maintenance Fee: Free > Excess Transaction Fee or Withdrawal Fee: \$10.00 per item ○ The Bank may limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by the account agreement, you will be assessed an "Excess Transaction or Withdrawal Fee". See our Personal Deposit Account Agreement and Schedule of Fees for details.
Savings Account	> Monthly Maintenance Fees: \$30.00 monthly maintenance fee if the Average Daily Balance falls below \$150,000. Your "Combined" Virtus checking account Daily Balance and Virtus Certificate of Deposit balance will be included when determining the Daily Balance requirement to avoid monthly maintenance fee. > Excess Transaction Fee or Withdrawal Fee: \$10.00 per item ○ The Bank may limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by the account agreement, you will be assessed an "Excess Transaction or Withdrawal Fee". See our Personal Deposit Account Agreement and Schedule of Fees for details. ○ ATM Cards Available only if the Virtus Savings account is not linked to a Virtus Checking account

Nationwide Bank

CHECKING ACCOUNTS

Account Name	Account Features
Advantage Checking NW	> Interest-bearing > Monthly Maintenance Fees: None > Non-sufficient Fund or Overdraft Fee: None > Tiered, interest earning variable rate account. All daily collected balances up to and including \$150,000 will earn interest based on the combined rate rewards. All daily collected balances greater than \$150,000 will not earn interest. Your annual percentage yield can be as high as .90% based on the following combined rate rewards: 1) direct deposits (not including intra-bank transfers from another account) totaling \$1,000 or more each month will earn .45%; 2) at least ten (10) point-of-sale transactions per month using your Advantage Checking Visa Debit Card for normal everyday purchases with a minimum of \$3 per transaction will earn .45%. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to the account. At the time of your statement cycle date we will determine the combined products and services used since the previous cycle date to determine the aggregate interest rate to apply to your current statement cycle. We will use the daily balance method to calculate the interest on your account. Please see our Schedule of Interest Rates on our Website for the current interest rates and annual percentage yield. We may change the interest rate paid for products and services used and the annual percentage yield at the Bank's discretion any time without notice. Fees may reduce earnings.
Direct Checking NW	> Non-interest-bearing account > Monthly Maintenance Fees: No monthly maintenance fee with a Direct Deposit. Otherwise, \$5.00 > Up to \$30.00 Domestic ATM Fees Reimbursed per month • Your Card transactions may be subject to daily Basic Limits as follows: - o Cash withdrawal from an ATM using an ATM card - \$310.00 - o Cash withdrawal from an ATM using a Visa® Debit card - \$310.00 - o Point-of-sale transaction using your Visa® Debit card - \$500.00
First Checking NW	> Interest-bearing > Monthly Maintenance Fees: None > Non-Sufficient Fund or Overdraft Fee: None > 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
Interest Checking NW	> Interest-bearing > Monthly Maintenance Fees: None > Tiered Interest Earning Account. Tiers as follows: • \$0-\$2,499.99 • \$2,500-\$9,999.99 • \$10,000-\$24,999.99 • >\$25,000 > Up to \$30.00 Domestic ATM Fees Reimbursed per month > Receive free starter kit of checks (if ordered at account opening)
My Checking NW	> Non-interest-bearing account > Monthly Maintenance Fees: None > Free Online Banking > Unlimited Domestic ATM Fees Reimbursed per month > Free Debit Card

Premier Checking NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate Account > Tiered Interest Earning Account. Tiers as follows: • \$0-\$499.99 • \$500-\$999.99 • \$1,000-\$2,499.99 • \$2,500-\$4,999.99 • \$5,000-\$9,999.99 • >\$10,000 > Unlimited Domestic ATM Fees Reimbursed per month > Receive free starter kit of checks (if ordered at account opening)
Private Client Checking NW	> Non-interest-bearing account > Monthly Maintenance Fees: None > Non-Sufficient Fund or Overdraft Fee: None > Free Online Banking > Free Personal Checks > No Stop Payment 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) > Nationwide 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 Nationwide Private Client requirements for (2) monthly statement cycles, you may no longer be eligible to participate in the Nationwide Private Client program, and Axos may contact you to help determine an alternate Nationwide Product.
Restoration Checking NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate Account > Tiered Interest Earning Account. Tiers as follows: • \$0-\$2,499.99 • \$2,500-\$9,999.99 • \$10,000-\$24,999.99 • >\$25,000 > Receive free starter kit of checks (if ordered at account opening) > Up to \$30.00 Domestic ATM Fees Reimbursed per month

Total Loan Rewards Checking	> Non-Interest-bearing account > Monthly Maintenance Fees: None > 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: - o 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: • Monthly mortgage principal and interest payment: \$2,000 • Required min. average daily balance: \$4,000 Customer with multiple Axos Bank loans: • 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 - o 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. - o The 3% annualized cashback credit (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. - o Monthly cashback credit is limited to \$100 (0.25% of aggregated minimum monthly principal and interest payment of \$40,000). - o 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. - o 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.
eChecking NW	> Interest-bearing > Monthly Maintenance Fees: No monthly maintenance fee with a Direct Deposit and eight (8) Point of Sale (POS) transactions during the month; or \$10,000 combined balance; otherwise, \$8.00. Qualifying POS transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to the account. > Variable Interest Rate > Tiered Interest Earning Account. Tiers as follows: • \$0-\$499.99 • \$500-\$999.99 • \$1,000-\$2,499.99 • • \$2,500-\$4,999.99 • • \$5,000-\$9,999.99 • • >\$10,000 > Up to \$30.00 Domestic ATM Fees Reimbursed per month

World Checking	> Non-Interest-bearing account > 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. > 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
SAVINGS ACCOUNTS	
Account Name	Account Features
First Savings NW	> Interest-bearing > Monthly Maintenance Fees: None > 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 > Free ATM Card > Limited to daily \$100 cash withdrawal
InsureGuard+ Savings NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate Account > 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.
My Savings NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate Account > Tiered Interest Earning Account. Tiers as follows: • \$0-\$999.99 • \$1,000-\$9,999.99 • \$10,000-\$24,999.99 • \$25,000-\$49,999.99 • \$50,000-\$99,999.99 • >\$100,000
Private Client Savings NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate Account > No Non-Sufficient Fund or Overdraft Fee > Nationwide 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 Nationwide Private Client requirements for (2) monthly statement cycles, you may no longer be eligible to participate in the Nationwide Private Client program, and Nationwide may contact you to help determine an alternate Nationwide Product.

Regular Savings NW	> Interest-bearing > Monthly Maintenance Fees: No monthly maintenance fee when you maintain a minimum daily balance of \$300.00; or a monthly direct deposit of \$25 or more; otherwise, \$3.00 > Variable Interest Rate Account > Up to \$10.00 Domestic ATM Fees Reimbursed per month > Your Card transactions may be subject to daily Basic Limits as follows: • Cash withdrawal from an ATM using an ATM card - \$310.00 • Cash withdrawal from an ATM using a Visa® Debit card - \$310.00 • Point-of-sale transaction using your Visa® Debit card - \$500.00
World Savings	> Interest-bearing account > 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. > 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. > Minimum Balance Required to Open the Account: \$75,000
MONEY MARKET ACCOUNTS	
Associate Money Market Plus NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate > Tiered Interest Earning Account. Tiers as follows: • \$0-\$999.99 • \$1,000-\$9,999.99 • \$10,000-\$24,999.99 • \$25,000-\$49,999.99 • \$50,000-\$99,999.99 • >\$100,000 > Unlimited Domestic ATM Fees Reimbursed per month > Receive free starter kit of checks (if ordered at account opening)
Money Market Plus NW	> Interest-bearing > Monthly Maintenance Fees: No monthly maintenance fee when you maintain a minimum daily balance of \$1,000; otherwise, \$8.00 > Variable Interest Rate > Tiered Interest Earning Account. Tiers as follows: • \$0-\$999.99 • \$1,000-\$9,999.99 • \$10,000-\$24,999.99 • \$25,000-\$49,999.99 • \$50,000-\$99,999.99 • >\$100,000 > Up to \$10.00 ATM Fees Reimbursed per month > Receive free starter kit of checks (if ordered at account opening)

Secure Money Market NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate > Tiered Interest Earning Account. Tiers as follows: • \$0-\$999.99 • \$1,000-\$9,999.99 • \$10,000-\$24,999.99 • \$25,000-\$49,999.99 • \$50,000-\$99,999.99 • >\$100,000 > Up to \$10.00 Domestic ATM Fees Reimbursed per month > Free ATM Card
Associate Money Market NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate > Tiered Interest Earning Account. Tiers as follows: • \$0-\$999.99 • \$1,000-\$9,999.99 • \$10,000-\$24,999.99 • \$25,000-\$49,999.99 • \$50,000-\$99,999.99 • >\$100,000 > Unlimited Domestic ATM Fees Reimbursed per month > Must be a Nationwide Associate > Receive free starter kit of checks (if ordered at account opening)
Holiday Savings NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate > Free ATM Card
IRA Savings NW	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate > Tiered Interest Earning Account. Tiers as follows: • \$0-\$999.99 • \$1,000-\$9,999.99 • \$10,000-\$24,999.99 • \$25,000-\$49,999.99 • \$50,000-\$99,999.99 > ATM Cards Not Available
Money Market NW	> Interest-bearing > Monthly Maintenance Fees: No monthly maintenance fee when you maintain a minimum daily balance of \$1,000; otherwise, \$8.00 > Variable Interest Rate > Tiered Interest Earning Account. Tiers as follows: • \$0-\$999.99 • \$1,000-\$9,999.99 • \$10,000-\$24,999.99 • \$25,000-\$49,999.99 • \$50,000-\$99,999.99 • >\$100,000 > Up to \$10.00 Domestic ATM Fees Reimbursed per month > Receive free starter kit of checks (if ordered at account opening)

Jenius Bank

Savings Accounts

Account Name	Account Features
Advance Savings	> Interest-bearing > Monthly Maintenance Fees: None > Variable Interest Rate > 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-\$249,999.99 • \$250,000-\$499,999.99 • >\$500,000