



Rate Information – Deposit Accounts

Rates effective as of 01/08/2019
All rates subject to change without notice

Product	Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking				
<input type="checkbox"/> AxisChecking™	.20%	.20%	\$1	N/A
<input type="checkbox"/> Classic Checking	.10%	.10%	\$100	N/A
<input type="checkbox"/> AxisMoneyMarketChecking™	.75%	.75%	\$5,000	N/A
<input type="checkbox"/> Magnum Money Market Checking – Tiered			\$25,000	\$25,000
Balance \$.01 - \$ 24,999.99	.00%	.00%		
Balance \$25,000 - \$ 99,999.99	.40%	.40%		
Balance \$100,000 - \$249,999.99	.50%	.50%		
Balance \$250,000 and up	1.14%	1.15%		
IOLTA Fund				
<input type="checkbox"/> IOLTA Fund	1.35%	1.35%	\$1	N/A
Savings				
<input type="checkbox"/> AxisSavings™	.50%	.50%	\$1	N/A
<input type="checkbox"/> Simply-Safe Savings - Tiered			\$5	\$100
Balance \$.01 - \$49,999.99	.40%	.40%		
Balance \$50,000 and up	.50%	.50%		
<input type="checkbox"/> IRA Asset Builder - Tiered			\$5	N/A
Balance \$.01 - \$9,999.99	.15%	.15%		
Balance \$10,000 - \$24,999.99	.15%	.15%		
Balance \$25,000 and up	.20%	.20%		
<input type="checkbox"/> Holiday Savings	.15%	.15%	\$3	N/A
<input type="checkbox"/> Special Occasion Savings	.15%	.15%	\$3	N/A

† APY stands for Annual Percentage Yield

Annual percentage yield assumes interest remains on deposit.

Withdrawal of interest will reduce earnings.

Fees may reduce earnings on the account. See Schedule of Fees for applicable fees.

Minimum balance required to obtain APY = \$.01

Interest is Compounded Daily (365/365) for all accounts other than IOLTA which is simple interest, credited monthly.

Checking and Savings products are variable rate accounts. The interest rate may change at any time after account opening.

IOLTA Fund Rate is higher of 60% of the Fed Funds Target Rate or 1.35%.



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Certificates of Deposit**			
<input type="checkbox"/> 91 Day	.20%	.20%	\$1,000
<input type="checkbox"/> 182 Day*	.45%	.45%	\$1,000
<input type="checkbox"/> 200 Day Special (renews to 182 day CD)	2.18%	2.20%	\$5,000
<input type="checkbox"/> Axis 200 Day Special with AxisChecking™ (renews to 182 day CD)	2.37%	2.40%	\$5,000
<input type="checkbox"/> 7 Month	.30%	.30%	\$1,000
<input type="checkbox"/> 12 Month*	1.00%	1.00%	\$1,000
<input type="checkbox"/> 12 Month Special*	1.25%	1.25%	\$1,000
<input type="checkbox"/> 15 Month*	1.24%	1.25%	\$1,000
<input type="checkbox"/> 18 Month*	1.39%	1.40%	\$1,000
<input type="checkbox"/> 19 Month Special* (renews to 18 month CD)	2.08%	2.10%	\$1,000
<input type="checkbox"/> IRA 18 Month Variable	2.80%	2.84%	\$250
<input type="checkbox"/> 21 Month Special* (renews to 18 month CD)	2.57%	2.60%	\$5,000
<input type="checkbox"/> Axis 21 Month Special* with AxisChecking™ (renews to 18 month CD)	2.76%	2.80%	\$5,000
<input type="checkbox"/> 24 Month*	1.49%	1.50%	\$1,000
<input type="checkbox"/> 24 Month Special*	1.74%	1.75%	\$1,000
<input type="checkbox"/> 30 Month Special (renews to 24 month CD)	2.86%	2.90%	\$5,000
<input type="checkbox"/> Axis 30 Month Special with AxisChecking™ (renews to 24 month CD)	3.05%	3.10%	\$5,000
<input type="checkbox"/> 36 Month*	1.73%	1.75%	\$1,000
<input type="checkbox"/> 36 Month Special*	1.98%	2.00%	\$1,000
<input type="checkbox"/> 60 Month*	2.08%	2.10%	\$1,000

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Withdrawal of interest will reduce earnings
Fees may reduce earnings on the account. See Schedule of Fees for applicable fees
Interest is Compounded Daily (365/365) for all accounts other than IOLTA, which is simple interest, credited monthly.

* Also available for IRA Deposits
Minimum balance required to obtain APY = \$.01
**Penalty for early withdrawal

Axis 200 Day CD Special with AxisChecking™ – Must maintain an **AxisChecking™** Account and a bonus .20% APY (Annual Percentage Yield) will be added to the current 200 Day CD rate. Bonus APY is only applicable to the initial term of the CD.

Axis 21 Month CD Special with AxisChecking™ - Must maintain an **AxisChecking™** Account and a bonus .20% APY (Annual Percentage Yield) will be added to the current 21 month CD rate. Bonus APY is only applicable to the initial term of the CD.

Axis 30 Month CD Special with AxisChecking™ - Must maintain an **AxisChecking™** Account and a bonus .20% APY (Annual Percentage Yield) will be added to the current 30 month CD rate. Bonus APY is only applicable to the initial term of the CD.

12-Month Special, 24-Month Special or 36-Month Special CDs – Open a NEW eligible Checking Account with Debit Card and Direct Deposit of \$500 or more per month required. All checking accounts except Alliance Checking and Small Business Checking are considered eligible. The first direct deposit is required within 90 days of account opening. A bonus .25% APY (Annual Percentage Yield) will be added to the current CD rate. Bonus APY is only applicable to the initial term of the CD. If the checking account or debit card are closed prior to the bonus CD maturity date, the CD account will revert back to the regular rate for that term. Only one Special CD may be opened per new checking account.

IRA 18 Month Variable – rate available through January 31, 2019

Member FDIC