



> We mean
business

Business Products
and Services

axosTM
BANK

www.axosbank.com

> Business Products and Services

WHAT FITS YOUR NEED?	BASIC BUSINESS CHECKING	BUSINESS INTEREST CHECKING	ANALYZED BUSINESS CHECKING	BUSINESS MONEY MARKET	NON-PROFIT AND ASSOCIATION MONEY MARKET	BUSINESS SAVINGS	BUSINESS CD	BUSINESS CDARS® CD
Account Description	Businesses with minimal to moderate activity with no interest	Businesses with minimal activity who want an interest earning account	Businesses with high monthly account balances and significant transaction volume. Offers a range of Treasury Management Services	High interest earning checking with limited transactions	High interest earning checking with limited transactions	High interest earning savings with 6 transactions per month	Businesses with cash that can be held for a length of time	Ease and convenience with Axos Bank to assure all your business CD's are FDIC insured
High Yield Interest	No	Yes (a)	N/A	Yes (a)	Yes (a)	Yes (a)	Yes (b)	Yes (b)
Initial Deposit	\$1,000	\$100	\$100	\$1,000	\$1,000	\$1,000	\$1,000	\$100,000
Monthly Maintenance Fee	\$0	\$10	\$15	\$10	\$5	\$5	\$0	\$0
Average Daily Balance Required To Avoid Monthly Fee	N/A	\$5,000	N/A	\$5,000	\$2,500	\$2,500	N/A	N/A
Withdrawal and Transfer Limitations	N/A	N/A	N/A	Yes (c)	Yes (c)	Yes (c)	N/A	N/A
Bill Pay	Basic-Free	Free	Free	Free	Free	N/A	N/A	N/A
Online Banking	Free	Free	Free	Free	Free	Free	Free	Free
Per Item Processing Fee	\$0.30 per item after 200 items (debits, credits, and deposited items)	\$0.50 per item after 50 items (debits, credits, and deposited items)	Subject to account analysis	\$0.30 per item after 20 items (debits, credits, and deposited items)	\$0.30 per item after 25 items (debits, credits, and deposited items)	\$0.30 per item after 25 items (debits, credits, and deposited items)	N/A	N/A
Linked Account Transfer Protection	Available	Available	Available	N/A	N/A	N/A	N/A	N/A
Image Statements	Free	Free	Free	Free	Free	Free	Free	Free
Treasury Management Services	Available (see schedule of fees)	N/A	Available (see schedule of fees)	N/A	N/A	N/A	N/A	N/A
Remote Deposit Anywhere	Up to 60 items (d)	Up to 60 items (d)	Up to 60 items (d)	Up to 60 items (d)	Up to 60 items (d)	Up to 60 items (d)	N/A	N/A
Remote Deposit Capture	N/A	Available	Available	N/A	N/A	N/A	N/A	N/A
ATM Fee Reimbursement	Unlimited (e)	Unlimited (e)	N/A	N/A	N/A	N/A	N/A	N/A
Check Order	First set of 50 checks free	First set of 50 checks free	Up to \$50 off first order	N/A	N/A	N/A	N/A	N/A

a) Interest is compounded daily on your entire collected balance and calculated on a 365/366 day basis. Interest is credited to your account monthly. Tiered, variable rate of interest is subject to change at the bank's discretion at any time. We use the daily balance method to calculate the interest in your account. This method applies a daily periodic rate to the daily collected balance in your account. The collected balance is the balance of all deposits in your account on which we have received credit for the deposited funds (determined by the availability schedule of our Federal Reserve Bank for non-cash items).

b) We use the average daily balance method to calculate the interest on your account. This method determines the average balance by adding the full amount of the principal in the account for each day within the statement period and dividing that figure by the number of days within the statement period. Interest is compounded daily and calculated on a 365/366 day basis.

c) Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an "Excess Transaction or Withdrawal Fee". See our Business Deposit Account Agreement and Schedule of Fees for details.

d) Included in the per item processing monthly limitation.

e) Excludes international ATM transactions.

> Business Products and Services

Choose from a range of deposit products that work best with your business, regardless of size and transaction volume

CHECKING



Designed around your specific business needs

Basic Business Checking:

A non-interest bearing checking account for emerging business with less than 200 items per month.¹

Business Interest Checking:

High-yield interest bearing account for growing business with less than 50 items per month.¹

Analyzed Business Checking:

A checking account with earnings credit potential for businesses with higher balances that require the frequent use of Treasury Management services

MONEY MARKET / ASSOCIATION MONEY MARKET



The perfect place to set aside funds for unexpected expenses

- Highly competitive tiered interest rate
- \$2,500 average daily balance required to avoid monthly fee for Non-Profit and Association
- \$5,000 average daily balance required to avoid monthly fee for Business Money Market
- Low minimum opening deposit of \$1,000
- FREE debit card available
- FREE online images of statements & checks
- FREE online and mobile accessibility

SAVINGS



For businesses that desire highly competitive returns and liquidity

- Highly competitive interest rate
- \$2,500 average daily balance required to avoid monthly fee
- Low minimum opening deposit of \$1,000
- FREE online images of statements
- FREE online and mobile accessibility

CERTIFICATES OF DEPOSIT



Guaranteed rates and terms

- Competitive CD rates
- \$1,000 minimum amount to open an account
- Auto renewal with 10-day grace period

¹ Includes debit, credit, and deposited items.

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FREE ONLINE BANKING



A safe and secure way to access online banking services

- Access account balances and history
- One-time and recurring funds transfers
- Bill Payment
- Account statement and check image viewing and downloads

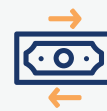
MOBILE BANKING



Get on-the-go access to your accounts with our app

- Check your available balance
- Mobile Deposit from your smartphone or tablet
- View transaction history
- Transfer funds between accounts
- Pay bills

TREASURY MANAGEMENT



Axos Bank Treasury Management solutions give you the most technologically advanced tools to manage your collection, disbursement, and information reporting requirements. We offer:

- ACH Origination
- Online Wires
- Check and ACH Positive Pay
- Wholesale, Retail, Remote and Property Management
- Lockbox Services
- Remote Deposit Capture
- Bill Payment
- Information Reporting Services

REMOTE DEPOSIT (RDA) ANYWHERE & REMOTE DEPOSIT CAPTURE (RDC)



Deposit checks electronically. Speed up your company's deposits through our deposit capture solutions.

- Purchase or lease a desktop scanner through Axos Bank

¹ Includes debit, credit, and deposited items.

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, go to axosbank.com/legal/fdic-notice.

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