

AXIOM CHECKING TRUTH-IN-SAVINGS DISCLOSURE

Axiom Bank, N.A.
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MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

A \$6.95 monthly service fee will be imposed each statement cycle. This fee will be waived by establishing a Direct Deposit of \$500.00 or more per statement cycle or eight (8) debit card transactions are posted to the account per statement cycle.

PROCESSING ORDER. The order in which items are presented may affect the total fees assessed to your account. The first items we pay are ATM withdrawals, debit card transactions, and any checks cashed by our employees or that you have written to us. We then pay any items that were submitted electronically, such as ACH items, preauthorized automatic transfers, telephone-initiated transfers and any other electronic transfers. We pay checks in sequential order by check serial number. Finally, we pay any remaining items. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The debit card associated with your account may not be used at all car rental locations. Please contact us at 1 (800) 584-0015 for more details. For accounts opened online, funds from electronic transfers used to open the account online will be available with 3 to 5 business days after the date your online account was credited.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.