

## CERTIFICATE OF DEPOSIT TRUTH-IN-SAVINGS DISCLOSURE

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### TIME DEPOSIT RENEWAL NOTICE

Please see the separate Maturity Notice for information on the current maturity date, grace period, and renewal maturity date for this account. The rate(s) and annual percentage yield(s) for the renewal account have not yet been determined. They will be available on the date disclosed on the Maturity Notice. Please call to learn the rate(s) and annual percentage yield(s) for your renewal account.

### THE INFORMATION CONTAINED IN THE FOLLOWING SECTIONS RELATES TO THE RENEWAL ACCOUNT.

#### FIXED RATE INFORMATION

This account is a fixed rate account. You will be paid the disclosed rate until maturity.

#### COMPOUNDING AND CREDITING

Interest will be compounded. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

#### MINIMUM BALANCE REQUIREMENTS

You must deposit \$ to open this account. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

#### BALANCE COMPUTATION METHOD

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

#### ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

#### 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.

#### TRANSACTION LIMITATIONS

You may not make deposits into your account until the maturity date.

#### EARLY WITHDRAWAL PROVISIONS

We may impose a penalty of 6 months accrued interest on Certificates of Deposit 18 months or less; 12 months accrued interest on Certificates greater than 18 months.

#### RENEWAL POLICIES

Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

#### ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT

Single maturity Certificates: Post-maturity interest will not be paid after the maturity date.

#### CURRENT RATE INFORMATION

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/07/2019. To obtain current rate and annual percentage yield information, please call 800-584-0015.