



CERTIFICATE OF DEPOSIT
Truth-In-Savings Disclosure

FIXED INTEREST RATE: Certificates are interest bearing time deposit accounts. The fixed interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Interest Rate section of our website www.axiombanking.com or as disclosed on our Voice Response system at (800) 584-0015. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the Certificate of Deposit.

INTEREST COMPOUNDING AND FREQUENCY: Interest will be Compounded Daily on the account. Interest will be credited to the account monthly on the Anniversary Date.

WITHDRAWAL OF INTEREST PRIOR TO MATURITY: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is withdrawn, credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. Interest that does not compound annually or more frequently cannot remain on deposit on accounts with maturities greater than one year and therefore payout of Interest is mandatory and will default to compound annually.

MINIMUM BALANCE REQUIREMENTS: You must deposit \$500.00 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 the 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).

TRANSACTION LIMITATIONS: You may not make additional deposits into this account during the term of the Certificate of Deposit. Principal withdrawals from your account are prohibited and subject to an Early Withdrawal Penalty when withdrawn prior to the maturity date.

EARLY WITHDRAWAL PENALTY: 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 POLICY AND GRACE PERIOD: This certificate of deposit account will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without being assessed an early withdrawal penalty.

SINGLE MATURITY CERTIFICATES: Post-Maturity Interest will not be paid after the Maturity Date.

FEES: Certain fees may be applicable to your Certificate as set forth in the Schedule Charge Fee Schedule located on our Internet Website, www.axiombanking.com.

CURRENT RATE INFORMATION: To obtain current rate and annual percentage yield information, visit our website www.axiombanking.com or you may contact our Voice Response phone system at (800) 584-0015.