

Small Business Products and Services

What fits your need?	Business Checking	Business Savings	Business Money Market	Business CD
Account Description	Businesses with minimal to moderate activity with no interest	Grow your reserves and 6 transactions allowed per month	Competitive tiered rates with limited transactions	Businesses with cash that can be held for a length of time
Current Rate / APY (a)	N/A	0.30% / 0.30% APY (a)	0.30% / 0.30% APY (a)	Vary by term (b)
Initial Deposit	\$200	\$200	\$1,000	\$500
Monthly Maintenance Fee	\$10	\$0	\$10	\$0
Minimum Daily Balance Required to Avoid Monthly Maintenance Fee	\$3,000; or combined \$5000 across all Axos accounts	N/A	\$1,000	N/A
Withdrawal and Transfer Limitations	N/A	Yes (c)	Yes (c)	N/A
Bill Pay	Free	Free	Free	N/A
Wire Transfer - Incoming (Domestic & International)	Free	Free	Free	N/A
Wire Transfer - Outgoing (Domestic & International)	\$15 / \$50	\$15 / \$50	\$15 / \$50	N/A
Per Item Processing Fee	N/A	N/A	N/A	N/A
Linked Account Transfer Protection	Available	Available	Available	N/A
Image Statements	Free	Free	Free	Free
Remote Deposit Anywhere	Free	Free	Free	N/A
ATM Fee Reimbursement	2 Domestic ATM Fee Reimbursements	N/A	2 Domestic ATM Fee Reimbursements	N/A
Check Order	At Cost	N/A	N/A	N/A

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a) The Annual Percentage Yield (APY) is accurate as of 11/26/2018. This is a variable rate account. The interest rate and corresponding APY for savings and money market accounts are variable and are set at our discretion. Interest rates may change as often as daily without prior notice. Fees may reduce earnings.

b) Contact a Relationship Manager for current rates and terms. 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.



Banking services provided by axos BANK



Small Business Products and Services

Choose from a range of deposit products that work best with your business.



Business Checking

Designed to meet the demands of small businesses

- Only \$200 minimum to open a new account
- Use any ATM in the U.S., and we'll reimburse up to two (2) domestic ATM fees per month
- \$10 monthly maintenance fee (waived when you maintain a daily account balance of \$3,000 or total Axos Bank account balance of \$5,000)



Business Savings

Highly competitive returns and liquidity

- Only \$200 minimum to open a new account
- No monthly maintenance fees or minimum balance requirements



Business Money Market

Make your money work harder for you

- Only \$1,000 minimum to open a new account
- Use any ATM in the U.S., and we'll reimburse up to two (2) domestic ATM fees per month
- \$10 monthly maintenance fee (waived when you maintain a daily balance of \$1,000)



Business CDs

Guaranteed rates and terms

Competitive rates, \$500 minimum amount to open an account and auto renewal with a 10-day grace period.



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
- Remote Deposit Anywhere

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Banking services
provided by

