



Loans & Credit Cards

Fixed APR* as low as

New Auto

	Regular Rate	Members' Auto Center
36-month term	4.99%	4.49%
48-month term	4.99%	4.49%
60-month term	4.99%	4.49%
72-month term	5.24%	4.74%
84-month term	5.74%	5.24%

Pre-Owned Auto

24-month term	4.99%	4.49%
36-month term	5.24%	4.74%
48-month term	5.49%	4.99%
60-month term	5.74%	5.24%
72-month term	6.24%	5.74%

Note: 1.00% will be added to the available rate for the refinancing of an existing Arizona Federal auto loan, and for loans closed at a dealership.

Motorcycle

New: 72-month term	8.99%
Pre-owned: 60-month term	9.24%

Other Recreational Use Vehicles

New: 72-month term	9.49%
Pre-owned: 60-month term	9.74%

Personal Line of Credit

14.00%

Closed-End Second Mortgage

Loan to value and terms vary with rates as low as	7.49%
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Variable APR* as low as

Home Equity Line of Credit

Loan to value varies with rates as low as	6.25%
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Visa Platinum Credit Card

7.74%

First mortgages and other loan types are also available.

Vehicles purchased through Members' Auto Center

will be given

.50%

discount from the New or Pre-Owned auto rates!

Open an account today!

**(602) 683-1730
(800) 523-4603**

ArizonaFederal.org

*Annual Percentage Rates shown are the lowest rates available on newly opened loans. Actual rates may be higher depending on a variety of factors, including borrower's credit history, year of vehicle or loan terms.

Rates are effective **November 25, 2009** and subject to change without notice.

Certificates

	Annual Percentage Yield	Dividend Rate†	Minimum Balance
6-Month Share Certificate⁴	0.20%	0.20%	\$500
	0.20%	0.20%	\$10,000
	0.20%	0.20%	\$25,000
	0.20%	0.20%	\$50,000
	0.20%	0.20%	\$75,000
	0.20%	0.20%	\$100,000
12-Month Share Certificate⁴	0.20%	0.20%	\$500
	0.20%	0.20%	\$10,000
	0.20%	0.20%	\$25,000
	0.20%	0.20%	\$50,000
	0.20%	0.20%	\$75,000
	0.20%	0.20%	\$100,000
24-Month Share Certificate⁴	0.90%	0.90%	\$500
	0.95%	0.95%	\$10,000
	1.00%	1.00%	\$25,000
	1.04%	1.04%	\$50,000
	1.10%	1.09%	\$75,000
	1.15%	1.14%	\$100,000
24-Month Share Certificate Prime Investor/Superior Checking⁴	1.00%	1.00%	\$500
	1.04%	1.04%	\$10,000
	1.10%	1.09%	\$25,000
	1.15%	1.14%	\$50,000
	1.20%	1.19%	\$75,000
	1.25%	1.24%	\$100,000
36-Month Share Certificate⁴	1.40%	1.39%	\$500
	1.45%	1.44%	\$10,000
	1.50%	1.49%	\$25,000
	1.55%	1.54%	\$50,000
	1.60%	1.59%	\$75,000
	1.65%	1.64%	\$100,000
48-Month Share Certificate⁴	1.90%	1.88%	\$500
	1.95%	1.93%	\$10,000
	2.00%	1.98%	\$25,000
	2.05%	2.03%	\$50,000
	2.10%	2.08%	\$75,000
	2.15%	2.13%	\$100,000
60-Month Share Certificate⁴	2.40%	2.37%	\$500
	2.45%	2.42%	\$10,000
	2.50%	2.47%	\$25,000
	2.55%	2.52%	\$50,000
	2.60%	2.57%	\$75,000
	2.65%	2.62%	\$100,000



Deposits & Investments

Share	Annual Percentage Yield	Prospective Dividend Rate†	Minimum Balance
Share Savings¹	0.05%	0.05%	\$25
Special Savings²	0.05%	0.05%	\$100
Money Market³	0.10%	0.10%	\$1,000
	0.15%	0.15%	\$10,000
	0.20%	0.20%	\$25,000
	0.35%	0.35%	\$50,000
Checking³	0.03%	0.03%	\$1,000
	0.03%	0.03%	\$2,500

IRAs	Annual Percentage Yield	Dividend Rate†	Minimum Balance
12-Month IRA⁵	0.20%	0.20%	\$100
	0.20%	0.20%	\$10,000
	0.20%	0.20%	\$25,000
	0.20%	0.20%	\$50,000
	0.20%	0.20%	\$75,000
	0.20%	0.20%	\$100,000
18-Month IRA⁵	0.40%	0.40%	\$100
	0.45%	0.45%	\$10,000
	0.50%	0.50%	\$25,000
	0.55%	0.55%	\$50,000
	0.60%	0.60%	\$75,000
	0.65%	0.65%	\$100,000
60-Month IRA⁵	2.40%	2.37%	\$100
	2.45%	2.42%	\$10,000
	2.50%	2.47%	\$25,000
	2.55%	2.52%	\$50,000
	2.60%	2.57%	\$75,000
	2.65%	2.62%	\$100,000

¹Fees may reduce earnings. ²\$25 minimum opening balance. Dividends paid on \$100 or more. Fees may reduce earnings. ³No minimum opening balance. Dividends paid on \$1,000 or more. Fees may reduce earnings. ⁴Early withdraw penalty on amount withdrawn based on term: *Less than 12-months: 90-days dividends, *12-months to less than 24-months: 180-days dividends, *24-months to less than 48-months: 360-days dividends, *48-months and greater: 720-days dividends. Dividends are compounded and paid monthly. ⁵Early withdraw penalty on amount withdrawn based on term: *12-months to less than 24-months: 180-days dividends, *24-months to less than 48-months: 360-days dividends, *48-months and greater: 720-days. Dividends are compounded and paid monthly. †Rates effective **March 10, 2010** and subject to change without notice.