

This Truth-In-Savings Business Deposit Rate Schedule ("Schedule") sets forth certain conditions, rates, fees and charges applicable to your Membership Account at Arizona Financial Credit Union as of the date set forth on this Schedule. This Schedule is incorporated as a part of, and in addition to, the Business Accounts and Services Membership Agreement.

Available Account Dividend Rates

The accounts below are available to be opened at any of the branches located at [ArizonaFinancial.org/Locations](https://arizonafinancial.org/locations).

Checking					
Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Small Business Checking	\$100	\$0	N/A	N/A	N/A
Business Platinum Checking ¹	\$1,500	\$1,500	\$1,500	0.15%	0.15%
			\$50,000	0.20%	0.20%
Business Analysis Checking	\$500	\$0	N/A	N/A	N/A
IOLTA Checking ²	\$100	\$0	\$25	0.25%	0.25%

Money Market					
Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Money Market Checking ¹	\$2,000	\$2,000	\$1,000	0.75%	0.75%
			\$25,000	1.24%	1.25%
			\$50,000	1.98%	2.00%
			\$250,000	2.72%	2.75%
			\$500,000	2.96%	3.00%
			\$1,000,000	3.20%	3.25%

Savings					
Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Basic Savings	\$0	\$0	\$25	0.25%	0.25%
			\$25	0.25%	0.25%
			\$10,000	3.93%	4.00%
			\$500,000	4.02%	4.10%
			\$1,000,000	4.22%	4.30%
Business High-Yield Savings	\$10,000	\$0	\$2,000,000	4.41%	4.50%
Business Zero Dividend Basic Savings	\$0	\$0	N/A	N/A	N/A

Discontinued Account Dividend Rates

The following rates are for account types that are no longer offered. Contact us for more information.

Discontinued					
Account Type		Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Flat Fee Checking ⁴		\$500	N/A	N/A	N/A
Business Checking Plus		\$0	\$1,000	0.15%	0.15%
			\$10,000	0.17%	0.17%
			\$25,000	0.20%	0.20%
Business Zero Dividend Checking Plus		\$0	N/A	N/A	N/A
Business Money Market		\$0	\$1,000	0.75%	0.75%
			\$25,000	1.24%	1.25%
			\$50,000	1.98%	2.00%
			\$250,000	2.72%	2.75%
Business Special Savings		\$0	\$100	0.25%	0.25%
Business Zero Dividend Special Savings		\$0	N/A	N/A	N/A

Dividends accrue from date of deposit and are compounded and credited monthly based on the average daily balance. The dividend rate and yield may change every month as determined by the Credit Union Board of Directors. Dividends are paid from current income and available earnings after required transfers and reserves and are not guaranteed. Fees may reduce earnings. Refer to the Business Deposit Fee Schedule for a complete list of fees.

¹ Fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees.

² Dividends forwarded to the Arizona Bar Foundation.

Rates apply only to non-brokered deposits.



Business Share Certificate Rate & Early Withdrawal Penalty Schedule

Rates as of November 1, 2023

This Truth-In-Savings Business Share Certificate Rate & Early Withdrawal Penalty Schedule ("Schedule") sets forth certain conditions, rates, fees and charges applicable to your Share Certificates at Arizona Financial Credit Union as of the date set forth on this Schedule. This Schedule is incorporated as a part of, and in addition to, the Business Accounts and Services Membership Agreement.

Business High-Yield Share Certificate Rate Schedule

High-Yield Share Certificates: Limited Time Special Offer

Share Type	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
9-Month Certificate	\$1,000	4.70%	4.80%
	\$500,000	4.79%	4.90%
	\$1,000,000	4.89%	5.00%
11-Month Certificate	\$1,000	4.89%	5.00%
	\$500,000	5.03%	5.15%
	\$1,000,000	5.18%	5.30%

Business Share Certificate Rate Schedule

Share Certificates		
Share Type	Dividend Rate	Annual Percentage Yield (APY)
6-Month Certificate	4.65%	4.75%
12-Month Certificate	4.41%	4.50%
18-Month Certificate	4.17%	4.25%
24-Month Certificate	3.93%	4.00%
36-Month Certificate	3.45%	3.50%
48-Month Certificate	3.45%	3.50%
60-Month Certificate	3.45%	3.50%

Minimum opening balance and minimum to earn dividends is \$1,000 for all Certificates. Dividends accrue from date of deposit and are compounded and credited monthly based on the average daily balance. Withdrawal of dividends prior to maturity will reduce your earnings. Certificates that renew automatically will receive the rate in effect on the date of renewal. There is a 10-day grace period at maturity. Non-renewals do not earn dividends after maturity. You have agreed to leave the principal of this account on deposit for the full term stated on your Certificate deposit receipt. If all or part of the principal is withdrawn before the maturity date, the Credit Union may charge you a penalty. Withdrawals resulting in a balance less than the required minimum must be closed. Penalty amounts may exceed earnings.

Share Certificate Early Withdrawal Penalty

Certificate Term	Penalty Amount
12 Months or Less	90 Days Dividends
18 to 48 Months	180 Days Dividends
60 Months	270 Days Dividends

For complete terms and conditions, refer to the Business Accounts and Services Membership Agreement.

Rates apply to non-brokered deposits.

This Business Fee Schedule for all accounts sets forth fees and charges applicable as of the date listed above. This schedule is incorporated as part of the Business Accounts and Services Membership Agreement with the Credit Union. Fees subject to change, for current fee schedule please visit ArizonaFinancial.org.

Business Account Activity	Amount
Checking	
Small Business Checking	\$0.40
<i>Per item withdrawal/pre-authorized transactions in excess of 50 per month</i>	
Business Platinum Checking (monthly)	\$15
<i>Waived with \$1,500 minimum daily balance</i>	
Business Analysis Checking (monthly)	\$8
Cash Deposited (No charge for first \$20,000) then \$2 per \$1,000	
Each Debit Transaction	\$0.15
Each Deposit	\$0.35
Each Deposited Item	\$0.06
Business Flat Fee Checking (monthly) ⁴	\$15
<i>Waived with \$500 minimum daily balance</i>	
Business Checking Plus (monthly) ⁴	
Items Per Month	Checks Cleared (per item) Deposited Items (per item)
0-25	\$0 \$0
26-50	\$0.05 \$0.20
51-75	\$1.25 + \$0.10 \$5 + \$0.30
76-100	\$3.75 + \$0.15 \$12.50 + \$0.40
101+	\$7.50 + \$0.20 \$22.50 + \$0.50
Money Market	
Business Money Market Checking (monthly)	\$15
<i>Waived with \$2,000 minimum daily balance</i>	
Card Services	Amount
All Business Card Types	
Card Order Rush Delivery	\$19
Visa International Service Assessment	3% of transaction
Business Debit Cards	
ATM Deposit Adjustment (non-negotiable items)	\$10
ATM Deposit Adjustment (altered items)	\$35
Out-of-Network ATM Withdrawal	\$2
<i>In excess of 4 per month at non-AZFCU ATMs</i>	
Business Credit Cards	
Balance Transfer	\$0
Cash Advance	\$0
Late Payment	
Payment due less than \$50	\$10
Payment due from \$50 to \$69.99	\$20
Payment due \$70 to \$300	\$30
Payment due greater than \$300	10% of payment amount
Returned Payment	\$25
Wire Services	Amount
Outgoing Domestic (per item)	\$18
Outgoing International (per item)	\$45
Certificates	Amount
Early Withdrawal Penalties	
Certificate Term	
12 months or less	90 Days Dividends
18 to 48 Months	180 Days Dividends
60 Months	270 Days Dividends
<i>Penalty amount may exceed earnings</i>	

Account Services	Amount
ACH Origination (per month, per account)	\$30
Cashier's Check	\$3
Check Ordering	Varies by style
Coinstar (per transaction)	4.9%
Coin (rolled per day)	4.9%
<i>Up to 25 rolls accepted at no charge. 4.9% of the total dollar amount in excess of 25 rolls.</i>	
Collection Item (Canadian)	\$15
Collection Item (Non-Canadian)	\$25
Counter Checks (per sheet of 4, max 3 sheets)	\$2
ePay	\$5
<i>Loan payments from your account at another financial institution</i>	
Insufficient Funds (NSF)	\$35
Overdraft ³	\$35
Remote Deposit Setup (per location)	\$149
Remote Deposit Service (monthly)	\$15
Research Request (1 hour minimum)	\$20/Hour
Returned Deposited Item	\$10
Returned Deposit Item (maker to maker)	\$35
<i>Check drawn from your account at another institution</i>	
Stop Payment (check and ACH)	\$35
General Services	Amount
Document Copy Request (per item)	\$2
Abandoned Account Processing	\$50
Inactive Account (per month after 12 months inactive) ³	\$5
Legal Processing	\$100
Locator Fee (bad address)	\$5
Missing Documentation	\$50
Notary Service	\$0
Priority Mailing	
Overnight	\$17
2-Day	\$12
Rush Title Release	\$35
Verification of Deposit	\$10
Safe Deposit Boxes	Amount
Rentals (annually)	
3x5	\$30
5x5	\$40
3x10	\$50
5x10	\$70
10x10	\$110
10x16	\$150
<i>Not all box sizes are available at all locations. Contact branch for availability.</i>	
Drilling	\$200
Late Charge (per year)	\$10
Lost Key	\$25
Non-Member Services	Amount
Cashier's Check	\$30
<i>On Us check conversion to Cashier's Check</i>	
Check Cashing (per item)	\$7
<i>On Us check cashed</i>	
Coinstar (per transaction)	9.00%
Notary Services (per document)	\$10

³ Refer to the Business Accounts and Services Membership Agreement for additional information.

⁴ No longer offered, existing accounts maintained.

Some fees may be reduced or waived on products and services usage.