

Checking Accounts

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
		\$25	0.01%	0.01%
Checking PLUS	\$20	\$1,000	0.05%	0.05%
		\$10,000	0.20%	0.20%
		\$25,000	0.25%	0.25%

Money Market Accounts

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
		\$1,000	0.25%	0.25%
Money Market	\$0	\$25,000	0.50%	0.50%
		\$50,000	0.75%	0.75%
		\$250,000	1.00%	1.00%

Savings Accounts

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Basic Savings	\$0	\$25	0.15%	0.15%
Special Savings	\$0	\$100	0.15%	0.15%
Holiday Club	\$0	\$100	0.15%	0.15%

To open a checking account, a minimum opening deposit of \$20 is required for members age 18 and older. 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 Fee Schedule for a complete list of fees.

Certificates

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
6 Month Certificate	\$1,000	\$1,000	1.09%	1.10%
12 Month Certificate	\$1,000	\$1,000	1.39%	1.40%
18 Month Certificate	\$1,000	\$1,000	1.49%	1.50%
24 Month Certificate	\$1,000	\$1,000	1.59%	1.60%
36 Month Certificate	\$1,000	\$1,000	1.69%	1.70%
48 Month Certificate	\$1,000	\$1,000	1.79%	1.80%
60 Month Certificate	\$1,000	\$1,000	1.98%	2.00%

Traditional & Roth IRA Certificates

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
12 Month IRA Certificate	\$1,000	\$1,000	1.39%	1.40%
18 Month IRA Certificate	\$1,000	\$1,000	1.49%	1.50%
24 Month IRA Certificate	\$1,000	\$1,000	1.59%	1.60%
36 Month IRA Certificate	\$1,000	\$1,000	1.69%	1.70%
48 Month IRA Certificate	\$1,000	\$1,000	1.79%	1.80%
60 Month IRA Certificate	\$1,000	\$1,000	1.98%	2.00%

Minimum to open a Certificate is \$1,000. 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. Withdrawals resulting in a balance less than the required minimum must be closed. Early Withdrawal Penalties for Certificates, including IRA's, are imposed. Penalty amounts may exceed earnings.

Certificate Term	Early Withdrawal Penalty
1 year or less	90 days simple interest
More than 1 year and less than 5 years	180 days simple interest
5 years	270 days simple interest



Consumer Fee Schedule

Effective December 1, 2019

Account Services	Amount
Cashier's Check	\$3
Check Ordering	Varies by style
Checking PLUS (per month)	\$3
CoinStar (per transaction)	4.9%
Coin (Rolled per day)	\$0 Up to 25 rolls
Collection Item	\$40
Counter Checks	\$2
Document Copy Request (per item)	\$2
ePay	\$5
Excessive Withdrawal (per withdrawal)*	\$6
<i>Savings or Money Market: \$6 per transfer after six in a month</i>	
Inactive Account (per month after 6 months inactive)*	\$5
Locator Fee	\$5
Missing Documentation	\$50
Off-Site Delivery (per box)	\$3
Overdraft*	\$35
Research Request (per hour - one hour minimum)	\$20
Returned Deposited Item	\$10
Returned Deposited Item - maker to maker	\$35
Returned Draft (Non-Sufficient Funds)*	\$35
Skip-A-Payment	\$25
Stop Payment	\$35
Verification of Deposit	\$10

Card Services	Amount
ATM Deposit Adjustment (non-negotiable items)	\$10
ATM Deposit Adjustments (altered items)	\$35
Card Rush Delivery	\$19
Out-of-Network ATM Fee (per transaction)	\$2
Multi-Currency International Service Assessment	3% of transaction
Single-Currency International Service Assessment	3% of transaction
Visa Sales Draft Copy Fee	\$12

Wire Services	Amount
Incoming Domestic (per item)	\$9
Outgoing Domestic (per item)	\$18

Online Services	Amount
Online Banking	\$0
Online Bill Pay	\$0

Additional Services	Amount
Duplicate Title	\$25
Escheatment Processing	\$50
Legal Processing	\$100
Priority Mail Two-Day	\$12
Priority Mail Overnight	\$17
Rush Release Title	\$35
Title Modification	\$35

Safe Deposit Box Services	Amount
Rentals (annually):	
3x5 _____	\$30
5x5 _____	\$40
3x10 _____	\$50
5x10 _____	\$70
10x10 _____	\$110
10x15 _____	\$150
Drilling	\$200
Late Payment	\$10
Lost Key	\$25

Certificate Services	Amount
Early Withdrawal Penalties	
Certificate Term:	
1 year or less _____	90 Days Interest
More than 1 year and less than 5 years _____	180 Days Interest
5 years _____	270 Days Interest
<i>Penalty amounts may exceed earnings</i>	

Non-Member Services	Amount
Cashier's Check	\$30
Check Cashing (per item)	\$5
Notary Services (per document)	\$10

*Refer to the Membership Agreement for additional information.

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

If you have any questions regarding our Fee Schedule, please contact us at (602) 683-1000.

Arizona Federal Credit Union is federally insured by the National Credit Union Administration. Visit NCUA.gov for more information.

