

Rates as of April 1, 2020

Checking Accounts

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Platinum Checking ¹	\$1,500	\$1,500	\$1,500 \$50,000	0.04% 0.09%	0.05% 0.10%
Business Flat Fee Checking ¹	\$500	\$500	N/A	N/A	N/A
Small Business Checking	\$100	\$0	N/A	N/A	N/A
Business Analysis Checking ²	\$500	\$0	N/A	N/A	N/A
IOLTA ³	\$100	\$0	\$25	0.04%	0.05%

¹\$15 fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees.

²Additional fees may apply. Refer to the Fee Schedule for a complete list of fees.

³Interest forwarded to the Arizona Bar Foundation.

Money Market Accounts^{4, 5}

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Money Market	\$2,500	\$2,500	\$1,000 \$25,000 \$50,000 \$250,000	0.04% 0.09% 0.14% 0.19%	0.05% 0.10% 0.15% 0.20%

⁴\$25 fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees.

⁵For current HOA Money Market rates, please contact our Business and Home Loan Centers

Savings Accounts

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Savings	\$500	\$0	\$25	0.04%	0.05%
Business Platinum Savings	\$50,000	\$0	\$25	0.04%	0.05%

To open a new business checking account, an account with a minimum opening deposit of \$100 is required for consumers age 18 or older. Additional shares may be added to the account. 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

Term	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
6 Month Certificate	\$1,000	\$1,000	0.49%	0.50%
12 Month Certificate	\$1,000	\$1,000	0.59%	0.60%
18 Month Certificate	\$1,000	\$1,000	0.69%	0.70%
24 Month Certificate	\$1,000	\$1,000	0.79%	0.80%
36 Month Certificate	\$1,000	\$1,000	0.89%	0.90%
48 Month Certificate	\$1,000	\$1,000	0.99%	1.00%
60 Month Certificate	\$1,000	\$1,000	1.09%	1.10%

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 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

*Federally Insured by the National Credit Union Administration. Visit NCUA.gov for more information regarding limits and conditions for coverage.

*Rates are subject to change. For current rates, visit our website at pinnaclebankaz.com or call (480) 609-0055

Rev Date: June 1, 2020

Checking Accounts

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Personal Checking	\$100	\$0	N/A	N/A	N/A
Platinum Checking ¹	\$1,500	\$1,500	\$1,500 \$50,000	0.04% 0.09%	0.05% 0.10%

¹\$15 fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees.

Money Market Accounts

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Personal Money Market ²	\$2,500	\$2,500	\$1,500 \$25,000 \$50,000 \$250,000	0.04% 0.09% 0.14% 0.19%	0.05% 0.10% 0.15% 0.20%

²\$25 fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees.

Savings Accounts

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Personal Savings	\$500	\$0	\$25	0.04%	0.05%
Personal Platinum Savings	\$25	\$0	\$25	0.04%	0.05%

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

Term	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
6 Month Certificate	\$1,000	\$1,000	0.49%	0.50%
12 Month Certificate	\$1,000	\$1,000	0.59%	0.60%
18 Month Certificate	\$1,000	\$1,000	0.69%	0.70%
24 Month Certificate	\$1,000	\$1,000	0.79%	0.80%
36 Month Certificate	\$1,000	\$1,000	0.89%	0.90%
48 Month Certificate	\$1,000	\$1,000	0.99%	1.00%
60 Month Certificate	\$1,000	\$1,000	1.09%	1.10%

Traditional & Roth IRA Certificates

Term	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
12 Month IRA Certificate	\$1,000	\$1,000	0.59%	0.60%
18 Month IRA Certificate	\$1,000	\$1,000	0.69%	0.70%
24 Month IRA Certificate	\$1,000	\$1,000	0.79%	0.80%
36 Month IRA Certificate	\$1,000	\$1,000	0.89%	0.90%
48 Month IRA Certificate	\$1,000	\$1,000	0.99%	1.00%
60 Month IRA Certificate	\$1,000	\$1,000	1.09%	1.10%

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



Business & Consumer Fee Schedule

Effective June 1, 2020

Business Services	Amount
Checking Activity Fees	
Business Platinum Checking	\$15
<i>Waived with \$1,500 minimum daily balance</i>	
Business Flat Fee Checking	\$15
<i>Waived with \$500 minimum daily balance</i>	
Small Business Checking	\$0.40
<i>Per item withdrawal/pre authorized transactions in excess of 50 per month</i>	
Business Analysis Checking	
Monthly	\$8
Each Debit Transaction	\$0.15
Each Deposit	\$0.35
Each Deposited Item	\$0.06
Money Market Activity	
Business Money Market	
Monthly (Waived with \$2,500 minimum daily balance)	\$25
Additional Business Services	
Remote Deposit Capture (per month)	Waived
Remote Deposit Setup (per location)	\$149
ACH Origination Batch Fee (per batch)	\$15

Consumer Services	Amount
Checking Activity Fees	
Platinum Checking	\$15
<i>Waived with \$1,500 minimum daily balance</i>	
Savings & Money Market Activity	
Money Market	
Monthly (Waived with \$2,500 minimum daily balance)	\$25

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

Additional Services	Amount
Escheatment Processing	\$50
Legal Processing	\$100

Wire Services	Amount
Incoming Domestic (per item)	\$9
Incoming International (per item)	\$15
Outgoing Domestic (per item)	\$18
Outgoing International (per item)	\$45

Account Services	Amount
Cashier's Check	\$3
Check Ordering	Varies by style
Collection Item	\$40
Counter Checks	\$2
Document Copy Request (per item)	\$2
Inactive Account (per month after 12 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
Stop Payment	\$35
Verification of Deposit	\$10

Card Services	Amount
Card Rush Delivery	\$19
Out-of-Network ATM Fee	Waived up to 50 transactions

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 Day Interest
5 years _____	270 Days Interest

Penalty amounts may exceed earnings

Safe Deposit Box Services	Amount
Rentals (annually):	
3x10 _____	\$50
5x10 _____	\$70
10x10 _____	\$110
10x16 _____	\$150
Drilling	\$200
Late Charge	\$10
Lost Key	\$25

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

*Refer to the Membership Agreement for additional information.

Note: Some fees may be reduced or waived 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.

