

Rates as of April 1, 2020

Checking Accounts

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Checking PLUS	\$20	\$1,000	0.05%	0.05%
		\$10,000	0.07%	0.07%
		\$25,000	0.10%	0.10%

Money Market Accounts¹

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Money Market	\$0	\$1,000	0.05%	0.05%
		\$25,000	0.10%	0.10%
		\$50,000	0.15%	0.15%
		\$250,000	0.20%	0.20%

¹For current HOA Money Market rates, please contact our Business and Home Loan Centers

Savings Accounts

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Savings	\$0	\$25	0.05%	0.05%
Business Special Savings*	\$0	\$100	0.05%	0.05%

*The opening of new Business Special Savings shares is no longer available.

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	0.50%	0.50%
12 Month Certificate	\$1,000	\$1,000	0.60%	0.60%
18 Month Certificate	\$1,000	\$1,000	0.70%	0.70%
24 Month Certificate	\$1,000	\$1,000	0.80%	0.80%
36 Month Certificate	\$1,000	\$1,000	0.90%	0.90%
48 Month Certificate	\$1,000	\$1,000	1.00%	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 ArizonaFederal.org or call (602) 683-1000

Rev Date: June 1, 2020



Business Fee Schedule

Effective June 1, 2020

Business Services

Checking Activity Fees

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

Savings & Money Market Activity

Checks Deposited	Cost Per Item	Maximum Cost
0-6	\$0	\$0
7+	\$6	\$6+

Withdrawals	Cost Per Item	Maximum Cost
0-6	\$0	\$0
7+	\$6	\$6+

Account Services

	Amount
Bulk Deposit Adjustment	\$10
Cashier's Check	\$3
Check Ordering	Varies by style
CoinStar (per transaction)	4.9%
Coin (Rolled per day)	Up to 25 rolls accepted at no charge 4.9% of total dollar amount in excess of 25 rolls
Collection Item	\$40
Counter Checks	\$2
Document Copy Request (per item)	\$2
ePay	\$5
Inactive Account (per month after 6 months inactive)*	\$5
Locator Fee	\$5
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

Online Services

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

Wire Services

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

*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.

Additional Services

	Amount
Duplicate Title	\$25
Escheatment Processing	\$50
Legal Processing	\$100
Missing Documentation	\$50
Off-Site Delivery (per box)	\$3
Priority Mail Two-Day	\$12
Priority Mail Overnight	\$17
Rush Release Title	\$35
Title Modification	\$35

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
Single- Currency and Multi-Currency	
International Service Assessment	3% of transaction
Visa Sales Draft Copy Fee	\$12

Late Charge: Visa Credit Card
 10% of payment due if not paid by due date - minimum late charge:
 \$10 for payments less than \$50
 \$20 for payments from \$50 to \$69.99
 \$30 for payments \$70 and greater

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

Penalty amounts may exceed earnings

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

Non-Member Services

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

