

This Truth-In-Savings Business Rate and Fee Schedule ("Schedule") sets forth certain conditions, rates, fees and charges applicable to your Membership Account at Arizona Federal 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 following accounts are available to be opened at any of our Business & Home Loan Centers. Contact us for more information.

Checking					
Share Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percent Yield (APY)
Small Business Checking	\$100	\$0	N/A	N/A	N/A
Business Platinum Checking <sup>1</sup>	\$1,500	\$1,500	\$1,500 \$50,000	0.05% 0.10%	0.05% 0.10%
Business Analysis Checking	\$500	\$0	N/A	N/A	N/A
IOLTA Checking <sup>2</sup>	\$100	\$0	\$25	0.05%	0.05%

Money Market					
Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percent Yield (APY)
Business Money Market Checking <sup>1</sup>	\$2,000	\$2,000	\$1,000	0.05%	0.05%
			\$25,000	0.10%	0.10%
			\$50,000	0.15%	0.15%
			\$250,000	0.20%	0.20%

Savings					
Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percent Yield (APY)
Business Basic Savings	\$0	\$0	\$25	0.05%	0.05%
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 Percent Yield (APY)	
Business Flat Fee Checking <sup>1</sup>	\$500	N/A	N/A	N/A	
Business Checking PLUS	\$0	\$1,000	0.05%	0.05%	
		\$10,000	0.07%	0.07%	
		\$25,000	0.10%	0.10%	
Business Zero Dividend Checking PLUS	\$0	N/A	N/A	N/A	
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%	
Business Savings	\$0	\$25	0.05%	0.05%	
Business Platinum Savings	\$0	\$25	0.05%	0.05%	
Business Special Savings	\$0	\$100	0.05%	0.05%	
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 Fee Schedule for a complete list of fees.

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

<sup>2</sup>Interest forwarded to the Arizona Bar Foundation.  
Rates apply to only non-brokered deposits.



# Business Share Certificate Rate & Early Withdraw Penalty Schedule

Rates as of November 1, 2020

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

## Business Share Certificate Rate Schedule

Certificates		
Share Type	Dividend Rate	Annual Percent Yield (APY)
6 Month Certificate	0.50%	0.50%
12 Month Certificate	0.60%	0.60%
18 Month Certificate	0.70%	0.70%
24 Month Certificate	0.80%	0.80%
36 Month Certificate	0.90%	0.90%
48 Month Certificate	1.00%	1.00%
60 Month Certificate	1.09%	1.10%

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.

Business Share Certificate Early Withdrawal Penalty	
Certificate Term	Penalty Amount
12 Months or Less	90 Days Interest
18 to 48 Months	180 Days Interest
60 Months	270 Days Interest

For complete terms and conditions, refer to the Business Accounts and Services Membership Agreement. Rates apply to only non-brokered deposits.



# Business Fee Schedule

Effective November 1, 2020

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 arizonafederal.org.

Business Account Activity	Amount
<b>Checking</b>	
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
Each Debit Transaction	----- \$0.15
Each Deposit	----- \$0.35
Each Deposited Item	----- \$0.06
Business Flat Fee Checking (monthly)	\$15
<i>Waived with \$500 minimum daily balance</i>	
Business Checking PLUS (monthly)	\$3
<i>Waived with 10 qualifying transactions</i>	
Items Per Month	Checks Cleared (per item)
0-25	----- \$0
26-50	----- \$0.05
51-75	----- \$1.25 + \$0.10
76-100	----- \$3.75 + \$0.15
101+	----- \$7.50 + \$0.20
Deposited Items (per item)	----- \$0
	----- \$0.20
	----- \$5 + \$0.30
	----- \$12.50 + \$0.40
	----- \$22.50 + \$0.50
<b>Money Market</b>	
Business Money Market Checking (monthly)	\$15
<i>Waived with \$2,000 minimum daily balance</i>	
<b>Card Services</b>	
<b>All Business Card Types</b>	
Card Order Rush Delivery	\$19
Visa International Service Assessment	3% of transaction
Visa Sales Draft Copy (Visa receipt copy)	\$12
<b>Business Debit Cards</b>	
ATM Deposit Adjustment (non-negotiable items)	\$10
ATM Deposit Adjustments (altered items)	\$35
Out-of-Network ATM	\$2
<i>In excess of 4 per month at non-AFCU ATM's</i>	
<b>Business Credit Cards</b>	
Balance Transfer	\$0
Cash Advance	\$0
Late Payment	10% of Payment
Minimum Late Charges:	
Payments less than \$50	----- \$10
Payments from \$50 to \$69.99	----- \$20
Payments \$70 and greater	----- \$30
Returned Payment	\$25
<b>Wire Services</b>	
Incoming Wires (per item)	\$9
Outgoing Domestic (per item)	\$18
Outgoing International (per item)	\$45
<b>Certificates</b>	
<b>Amount</b>	
Early Withdraw Penalties	
Certificate Term	
12 Months or Less	----- 90 Days Interest
18 to 48 Months	----- 180 Days Interest
60 Months	----- 270 Days Interest
<i>Penalty amount may exceed earnings</i>	

Account Services	Amount
ACH Origination (per batch)	\$15
Cashier's Checks	\$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 (foreign item)	\$40
Counter Checks	\$2
ePay	\$5
<i>Loan payments from your account at another financial institution</i>	
Insufficient Funds (NSF)	\$35
Overdraft <sup>3</sup>	\$35
Remote Deposit Setup (per location)	\$149
Research Request (1 hour minimum)	\$20 / Hour
Returned Deposited Item	\$10
Returned Deposited Item (maker to maker)	\$35
<i>Checks drawn from your account at another institution</i>	
Stop Payment (check & ACH)	\$35
<b>General Services</b>	
<b>Amount</b>	
Document Copy Request (per item)	\$2
Escheatment Processing	\$50
Inactive Account (per month after 6 months inactive) <sup>3</sup>	\$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
<b>Safe Deposit Boxes</b>	
<b>Amount</b>	
Rentals (annually)	
3x5	----- \$30
5x5	----- \$40
3x10	----- \$50
5x10	----- \$70
10x10	----- \$110
10x15	----- \$150
10x16	----- \$150
<i>Not all box sizes available at all locations. Contact branch for availability.</i>	
Drilling	\$200
Late Charge	\$10
Lost Key	\$25
<b>Non-Member Services</b>	
<b>Amount</b>	
Cashier's Check	\$30
Check Cashing (per item)	\$5
CoinStar (per transaction)	9.0%
Notary Services (per document)	\$10

<sup>3</sup>Refer to the Business Accounts and Services Membership Agreement for additional information. Some fees may be reduced or waived on products and services usage.