



## Consumer Deposit Rate Schedule

Rates as of November 1, 2020

This Truth-In-Savings Consumer Deposit Rate 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 Consumer Accounts and Services Membership Agreement.

### Available Account Dividend Rates

The following accounts are available to be opened at any of our Branches and Business & Home Loan Centers. Contact us for more information.

Checking					
Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percent Yield (APY)
Checking PLUS <sup>1</sup>	\$20	\$0	\$25	0.01%	0.01%
			\$1,000	0.05%	0.05%
			\$10,000	0.07%	0.07%
			\$25,000	0.10%	0.10%
Zero Dividend Checking PLUS <sup>1</sup>	\$20	\$0	N/A	N/A	N/A

Money Market					
Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percent Yield (APY)
Money Market Checking <sup>2</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)
Basic Savings	\$0	\$0	\$25	0.05%	0.05%
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)	
Personal Checking	\$0	N/A	N/A	N/A	
Platinum Checking <sup>2</sup>	\$1,500	\$1,500	0.05%	0.05%	
		\$50,000	0.10%	0.10%	
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%	
Special Savings	\$0	\$100	0.05%	0.05%	
Holiday Club	\$0	\$100	0.05%	0.05%	
Personal Savings	\$0	\$25	0.05%	0.05%	
Personal Platinum Savings	\$0	\$25	0.05%	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 the Consumer Deposit & Credit Card Fee Schedule for a complete list of fees.

<sup>1</sup>\$20 minimum deposit waived for Teen Accounts.

<sup>2</sup>Fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees. Rates apply only to non-brokered deposits.



# Share/IRA Certificate Rate & Early Withdraw Penalty Schedule

Rates as of November 1, 2020

This Truth-In-Savings Share/IRA Certificate Rate & Early Withdraw Penalty Schedule ("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 Schedule. This Schedule is incorporated as a part of, and in addition to, the Consumer Accounts and Services Membership Agreement.

## Share/IRA 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%

Traditional & Roth IRA Certificates		
Share Type	Dividend Rate	Annual Percent Yield (APY)
12 Month IRA Certificate	0.60%	0.60%
18 Month IRA Certificate	0.70%	0.70%
24 Month IRA Certificate	0.80%	0.80%
36 Month IRA Certificate	0.90%	0.90%
48 Month IRA Certificate	1.00%	1.00%
60 Month IRA 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. We may grant a penalty waiver in the cases of the owner's death or for withdrawals payable to an IRA owner as a normal post 59 ½ distribution. Withdrawals resulting in a balance less than the required minimum must be closed. Penalty amounts may exceed earnings.

Share/IRA 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 Consumer Accounts and Services Membership Agreement. Rates apply only to non-brokered deposits.

This Consumer Fee Schedule ("Schedule") for all accounts sets forth fees and charges applicable as of the date listed above. This Schedule is incorporated as part of the Consumer Accounts and Services Membership Agreement with the Credit Union. Fees subject to change, for current fee schedule please visit [arizonafederal.org](http://arizonafederal.org).

Account Activity	Amount
<b>Checking</b>	
Checking PLUS (monthly) <i>Waived with 10 qualifying transactions</i>	\$3
Platinum Checking (monthly) <i>Waived with \$1,500 minimum daily balance</i>	\$15
<b>Money Market</b>	
Money Market Checking (monthly) <i>Waived with \$2,000 minimum daily balance</i>	\$15

Account Services	Amount
Cashier's Checks	\$3
Check Ordering	Varies by Style
CoinStar (per transaction)	4.9%
Coin (rolled per day) <i>Up to 25 rolls accepted at no charge. 4.9% of the total dollar amount in excess of 25 rolls.</i>	4.9%
Collection Item (foreign item)	\$40
Counter Checks	\$2
Insufficient Funds (NSF)	\$35
Overdraft <sup>3</sup>	\$35
Returned Deposited Item	\$10
Returned Deposited Item (maker to maker) <i>Checks drawn from your account at another institution</i>	\$35
Stop Payment (check & ACH)	\$35

General Services	Amount
Document Copy Request (per item)	\$2
ePay <i>Loan payments from your account at another financial institution</i>	\$5
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
Research Request (1 hour minimum)	\$20 / Hour
Rush Title Release	\$35
Skip-A-Payment	\$25
Verification of Deposit	\$10

Wire Services	Amount
Incoming Wires (per item)	\$9
Outgoing Domestic (per item)	\$18
Outgoing International (per item) <sup>4</sup>	\$45

Card Services	Amount
<b>All Card Types</b>	
Card Order Rush Delivery	\$19
Out-of-Network ATM <i>In excess of 4 per month at non-AFCU ATM's</i>	\$2
Visa International Service Assessment <i>Waived for Visa Signature Rewards Credit Card</i>	3% of transaction
Visa Sales Draft Copy (Visa receipt copy)	\$12
<b>Debit Cards</b>	
ATM Deposit Adjustment (non-negotiable items)	\$10
ATM Deposit Adjustments (altered items)	\$35
<b>Credit Cards</b>	
Balance Transfer	\$0
Cash Advance	\$0
Late Payment	Up to \$25
Returned Payment	\$25
Secured Visa Set-Up	\$25

Certificates	Amount
<b>Early Withdraw Penalties</b>	
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>	

Safe Deposit Boxes	Amount
<b>Rentals (annually)</b>	
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

Non-Member Services	Amount
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 Consumer Accounts and Services Membership Agreement for additional information.

<sup>4</sup>Service is only available to previously authorized accounts.

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