Business Deposit Rate Schedule

Rates as of October 1, 2025



This Truth-In-Savings Business Deposit Rate Schedule ("Schedule") sets forth certain conditions, rates, fees, and charges applicable to your Membership Account at Arizona Financial 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 Share Dividend Rates

The shares below are available to be opened at any of the branches located at ArizonaFinancial.org/Locations.

Checking		J.		
Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Platinum Checking ¹	\$1,500	\$1,500	0.10%	0.10%
Business Flatinum Checking	31,300	\$50,000	0.15%	0.15%
Business Analysis Checking	\$500	N/A	N/A	N/A
Small Business Checking	\$100	N/A	N/A	N/A
IOLTA Checking ²	\$100	\$25	0.20%	0.20%
Money Market				
Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
		\$1,000	0.50%	0.50%
	\$2,000	\$25,000	1.00%	1.00%
Business Money Market Checking ¹		\$50,000	1.49%	1.50%
		\$250,000	2.23%	2.25%
		\$500,000	2.47%	2.50%
		\$1,000,000	2.72%	2.75%
Savings				
Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Basic Savings	\$0	\$25	0.20%	0.20%
		\$25	0.20%	0.20%
	\$10,000	\$10,000	2.81%	2.85%
		\$25,000	2.86%	2.90%
		\$50,000	2.91%	2.95%
Business High-Yield Savings		\$100,000	2.96%	3.00%
		\$250,000	3.06%	3.10%
		\$500,000	3.15%	3.20%
		\$1,000,000	3.30%	3.35%
		\$2,000,000	3.45%	3.50%
Business Zero Dividend Basic Savings	\$0	N/A	N/A	N/A

Discontinued Share Dividend Rates

The following rates are for share types that are no longer offered. Contact us for more information.

Discontinued			
Share Type	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
	\$25	0.06%	0.06%
Pusiness Checking Plus	\$1,000	0.10%	0.10%
Business Checking Plus	\$10,000	0.12%	0.12%
	\$25,000	0.15%	0.15%
Business Zero Dividend Checking Plus	N/A	N/A	N/A
Business Flat Fee Checking ¹	N/A	N/A	N/A
	\$1,000	0.50%	0.50%
Dusiness Manay Market	\$25,000	1.00%	1.00%
Business Money Market	\$50,000	1.49%	1.50%
	\$250,000	2.23%	2.25%
Business Special Savings	\$100	0.20%	0.20%
Business Zero Dividend Special Savings	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.

Rates apply only to non-brokered deposits.

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

 $^{^{\}rm 2}\,\mbox{Dividends}$ forwarded to the Arizona Bar Foundation.



Share Certificate Rate & Early Withdrawal Penalty Schedule

Rates as of October 1, 2025

This Truth-In-Savings Business Share Certificate Rate & Early Withdrawal Penalty Schedule ("Schedule") sets forth certain conditions, rates, fees, and charges applicable to your Share Certificates at Arizona Financial 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.

Business High-Yield Share Certificate Rate Schedule

Н	igh-Yield Share Certificate: Li	mited Time Special C	Offer
Share Type	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
	\$1,000	3.49%	3.55%
9-Month Certificate	\$500,000	3.59%	3.65%
	\$1,000,000	3.69%	3.75%
	\$1,000	3.69%	3.75%
11-Month Certificate	\$500,000	3.83%	3.90%
	\$1,000,000	3.93%	4.00%

Business Share Certificates Rate Schedule

Share Certificates		
Share Type	Dividend Rate	Annual Percentage Yield (APY)
6-Month Certificate	3.69%	3.75%
12-Month Certificate	3.45%	3.50%
18-Month Certificate	3.20%	3.25%
24-Month Certificate	2.96%	3.00%
36-Month Certificate	2.47%	2.50%
48-Month Certificate	2.47%	2.50%
60-Month Certificate	2.47%	2.50%

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. Nonrenewals 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. Withdrawals resulting in a balance less than the required minimum must be closed. Penalty amounts may exceed earnings.

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

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



Effective November 13, 2025



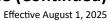
This Business Fee Schedule ("Schedule") for all accounts sets forth fees and charges applicable as of the date listed above. This Schedule is incorporated as part of the Business Accounts and Services Membership Agreement with the Credit Union. Fees subject to change, for current fee schedule please visit ArizonaFinancial.org. Fees listed are charged per service request or occurrence, unless otherwise notated

Business Account Activity		Amount	Wire T
Small Business Checking		\$0.40	Incomir
Per item withdrawal/pre-authorized	transaction in excess of 50 p		Outgoir
Business Platinum Checking (mo	• •	\$15	Outgoir
Waived with \$1,500 minimum daily	balance		Outgoir
Business Analysis Checking (mo	• •	\$8	Ancillar
Cash Deposit (No charge	for first \$20,000)	\$2 per \$1,000	Returns,
Each Debit Transaction		\$0.15	Card S
Each Deposit		\$0.35	All Busi
Each Deposited Item		\$0.06	Card Or
Business Flat Fee Checking (mo		\$15	Card Re
Waived with \$500 minimum daily bo	alance		Assessed
Business Checking Plus (month)	y) ³		Out-of-
Items Per Month	Checks Cleared	Deposited Items	In excess
	(per item)	(per item)	Visa Int
0-25	•	•	
26-50			Busine
51-75	\$1.25 + \$0.10	\$5 + \$0.30	ATM D
76-100			ATM D
101+	\$7.50 + \$0.20	\$22.50 + \$0.50	Busine
Business Money Market Checki	ng (monthly)	\$15	Balance
Waived with \$2,000 minimum daily	balance		Cash A
Account Services		Amount	Late Pa
Cashier's Checks		\$5	P
Check Ordering		Varies by style	Р
Coinstar (per transaction)		4.9%	P
Coin (rolled per day)		4.9%	F
Up to 25 rolls at no charge. 4.9% of	total dollar amount over 25 r		Return
Collection Item (Canadian)	total donal amount over 20 !	\$25	Certifi
· · · · · · · · · · · · · · · · · · ·	1	\$45	Early W
Collection Item (Non-Canadian)		343	Certific
Currency Ordering (per request		1 250/	1
\$25,000 - \$49,999.99 \$50,000 - \$99,999.99			1
			6
\$100,000+			Penalty
Abandoned Currency Orders		\$100	Gener
Insufficient Funds (NSF)		\$35	Abando
Overdraft ³		\$35	Docum
Paper Statement		\$2	Check co
Per month (Excludes Visa, HELOC, Re		<u> </u>	Discoun
Returned Deposited Item (make	,	\$35	(1 year -
Checks drawn from your account at			ePay
Starter Checks (per sheet of 4, r	max 3 sheets)	\$2	Loan pa
Stop Payment (check and ACH)		\$35	Inactiv
Waived with self-service option thro	ugh online banking		Waived
Safe Deposit Box		Amount	Legal P
Rentals (annually)			Notary
3x5		\$50	Priority
5x5		\$100	
		·	
			Resear
		·	Return
		·	Assesse
Not all box sizes are available at all I		· ·	Verifica
Drilling		\$200	verifica
Late Charge (per year)		\$10	
-acc criarge (per year)		710	
Lost Key		\$25	

Wire Transfer Services	Amount
Incoming (per item)** Beginning January 5, 2026	\$9
Outgoing Domestic (per item - in person)	\$20
Outgoing Domestic (per item - by phone)	\$25
Outgoing International (per item)	\$50
Ancillary Services (per item)	\$10
Returns, amendments, traces, service messages	
Card Services	Amount
All Business Card Types	
Card Order Rush Delivery	\$35
Card Reissue	\$10
Assessed during 12-month calendar year period. No charge for first 4.	
Out-of-Network ATM Withdrawal	\$2
In excess of 4 per month at non-Arizona Financial ATMs	
Visa International Services Assessment (ISA) (per transaction)	3%
Business Debit Cards	
ATM Deposit Adjustment (non-negotiable items)	\$10
ATM Deposit Adjustment (altered items)	\$35
Business Credit Cards	
Balance Transfer	\$0
Cash Advance	\$0
Late Payment	
Payment due less than \$50	\$10
Payment due from \$50 to \$69.99	
Payment due from \$70 to \$300	\$30
Payment due greater than \$300 10% of paym	ent amount
Returned Payment	\$25
Returned Payment Certificates	\$25 Amount
Certificates	
Certificates Early Withdraw Penalties	Amount
Certificates Early Withdraw Penalties Certificate Term	Amount vs Dividends
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount vs Dividends vs Dividends
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount vs Dividends vs Dividends
CertificatesEarly Withdraw PenaltiesCertificate Term12 Months or Less.90 Day18 to 48 Months180 Day60 Months.270 Day	Amount vs Dividends vs Dividends
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends Amount
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less 90 Day 18 to 48 Months 180 Day 60 Months 270 Day Penalty amount may exceed earnings General Services Abandoned Account Processing (after 3 years of inactivity) 3 Document Request (per item) Check copies, duplicate statements, copies of tax forms, custom letters, etc.	Amount as Dividends as Dividends as Dividends Amount \$100
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less 90 Day 18 to 48 Months 180 Day 60 Months	Amount as Dividends as Dividends as Dividends Amount \$100
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less 90 Day 18 to 48 Months	Amount as Dividends as Dividends as Dividends as Dividends amount \$100 \$3
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends Amount \$100 \$3
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends Amount \$100 \$3
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends Amount \$100 \$3
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends Amount \$100 \$3 \$5 ial institution \$10
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends s Dividends \$100 \$3 \$5 ial institution \$100
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends Amount \$100 \$3 \$5 ial institution \$10
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends by Dividends and Signature
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends Amount \$100 \$3 \$5 ial institution \$10 \$100 \$0\$17
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends as Dividends Amount \$100 \$3 \$5 ial institution \$100 \$0 \$17\$12
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends as Dividends Amount \$100 \$3 \$5 ial institution \$100 \$0 \$17\$12 \$35/hour
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends as Dividends Amount \$100 \$3 \$5 ial institution \$100 \$0 \$17\$12
Certificates Early Withdraw Penalties Certificate Term 12 Months or Less	Amount as Dividends as Dividends as Dividends as Dividends as Dividends Amount \$100 \$3 \$5 ial institution \$100 \$0 \$17\$12 \$35/hour

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







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Treasury Management Fees

Treasury Management Services Amount
ACH Origination
Set-Up
Monthly Service (per account)
Notification of Change (per item)
Return Items (per item)
Online Wire Service
Monthly Service Fee
Domestic Outgoing (per item)
Positive Pay
Set-Up
Check Positive Pay Monthly Service
ACH Positive Pay Monthly Service\$25
Combined Check & ACH Pay Monthly Service
Remote Deposit Capture (RDC)
Set-Up
Monthly Service\$30
RDC Check Scanner Options (Select one)
Single-Feed Scanner
One Time Purchase
Monthly Lease
Multi-Feed Scanner
One Time Purchase
Monthly Lease
Bundled pricing available for Treasury Management Set-Up fees:
Two Products
Three Products\$300