



## Business Deposit Rate Schedule

Rates as of April 27, 2021

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 Account Dividend Rates

The following accounts are available to be opened at any of our branches. Contact us for more information.

| Checking                                |                         |                             |                     |                |                            |
|---|-------------------------|-----------------------------|---------------------|----------------|----------------------------|
| Account 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<br>\$50,000 | 0.05%<br>0.10% | 0.05%<br>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<br>\$25,000<br>\$50,000<br>\$250,000 | 0.05%<br>0.10%<br>0.15%<br>0.20% | 0.05%<br>0.10%<br>0.15%<br>0.20% |

| Savings                              |                         |                             |                     |               |                               |
|--------------------------------------|-------------------------|-----------------------------|---------------------|---------------|-------------------------------|
| Account Type                         | Minimum Opening Deposit | Minimum Balance Requirement | Minimum to Earn APY | Dividend Rate | Annual Percentage 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<br>\$10,000<br>\$25,000              | 0.05%<br>0.07%<br>0.10%          | 0.05%<br>0.07%<br>0.10%          |  |
| Business Zero Dividend Checking Plus    | \$0                         | N/A  | N/A                              | N/A                              |  |
| Business Money Market                   | \$0                         | \$1,000<br>\$25,000<br>\$50,000<br>\$250,000 | 0.05%<br>0.10%<br>0.15%<br>0.20% | 0.05%<br>0.10%<br>0.15%<br>0.20% |  |
| 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 Deposit 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 only to non-brokered deposits.



## Business Share Certificate Rate & Early Withdraw Penalty Schedule

Rates as of July 1, 2022

This Truth-In-Savings Business Share Certificate Rate & Early Withdraw 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 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 Withdraw 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.



## Business Fee Schedule

Effective April 27, 2021

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 [ArizonaFinancial.org](http://ArizonaFinancial.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<br>(per item) | Deposited Items<br>(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              |
| <b>Money Market</b>  |                              |                               |
| Business Money Market Checking (monthly)   |                              | \$15                          |
| <i>Waived with \$2,000 minimum daily balance</i>                                 |                              |                               |
| <b>Card Services</b>   |                              | <b>Amount</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 Adjustment (altered items)   |                              | \$35                          |
| Out-of-Network ATM   |                              | \$2                           |
| <i>In excess of 4 per month at non-AZFCU ATMs</i>                                |                              |                               |
| <b>Business Credit Cards</b>   |                              |                               |
| Balance Transfer   |                              | \$0                           |
| Cash Advance   |                              | \$0                           |
| Late Payment   |                              |                               |
| Payment due less than \$50   |                              | \$10                          |
| Payment due from \$50 to \$69.99   |                              | \$20                          |
| Payment due \$70 to \$300  |                              | \$30                          |
| Payment due greater than \$300   |                              | 10% of payment amount         |
| Returned Payment   |                              | \$25                          |
| <b>Wire Services</b>   |                              | <b>Amount</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 Dividends             |
| 18 to 48 Months  | -----                        | 180 Days Dividends            |
| 60 Months  | -----                        | 270 Days Dividends            |
| <i>Penalty amount may exceed earnings</i>  |                              |                               |

| Account Services  | Amount          |
|---|-----------------|
| ACH Origination (per batch)   | \$15            |
| Cashier's Check   | \$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           |
| Remote Deposit Service (monthly)  | \$15            |
| Research Request (1 hour minimum)   | \$20/Hour       |
| Returned Deposited Item   | \$10            |
| Returned Deposit Item (maker to maker)  | \$35            |
| <i>Check drawn from your account at another institution</i>   |                 |
| Stop Payment (check and ACH)  | \$35            |
| <b>General Services</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>   |                 |
| Rentals (annually)  |                 |
| 3x5   | \$30            |
| 5x5   | \$40            |
| 3x10  | \$50            |
| 5x10  | \$70            |
| 10x10   | \$110           |
| 10x15   | \$150           |
| 10x16   | \$150           |
| <i>Not all box sizes are available at all locations. Contact branch for availability.</i>           |                 |
| Drilling  | \$200           |
| Late Charge   | \$10            |
| Lost Key  | \$25            |
| <b>Non-Member Services</b>  |                 |
| Cashier's Check   | \$30            |
| <i>On Us check conversion to Cashier's Check</i>  |                 |
| Check Cashing (per item)  | \$5             |
| <i>On Us check cashed</i>   |                 |
| Coinstar (per transaction)  | 9.00%           |
| 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.