Consumer Deposit Rate Schedule

Rates as of October 1, 2026

This Truth-In-Savings Consumer 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 Consumer 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/Basic Payment

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Premier Checking[1]	$20	$25	0.06%	0.06%
		$1,000	0.10%	0.10%
		$10,000	0.12%	0.12%
		$25,000	0.15%	0.15%
Free Checking[1]	$20	N/A	N/A	N/A
Azpire Checking[1]	$20	N/A	N/A	N/A

Money Market

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Money Market Checking[2]	$2,000	$1,000	0.50%	0.50%
		$25,000	1.00%	1.00%
		$50,000	1.49%	1.50%
		$250,000	1.98%	2.00%
		$500,000	2.23%	2.25%
		$1,000,000	2.48%	2.50%
IRA Money Market	$0	$1,000	0.50%	0.50%
		$25,000	1.00%	1.00%
		$50,000	1.49%	1.50%
		$250,000	1.98%	2.00%
		$500,000	2.23%	2.25%
		$1,000,000	2.48%	2.50%

Savings

Share Type	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Basic Savings	$0	$25	0.20%	0.20%
High-Yield Savings	$10,000	$25	0.20%	0.20%
		$10,000	2.72%	2.75%
		$25,000	2.76%	2.80%
		$50,000	2.81%	2.85%
		$100,000	2.86%	2.90%
		$250,000	2.96%	3.00%
		$500,000	3.06%	3.10%
		$1,000,000	3.20%	3.25%
		$2,000,000	3.35%	3.40%
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)
Checking Plus	$25	0.06%	0.06%
	$1,000	0.10%	0.10%
	$10,000	0.12%	0.12%
	$25,000	0.15%	0.15%
Zero Dividend Checking Plus	N/A	N/A	N/A
Personal Checking	N/A	N/A	N/A
Platinum Checking[2]	$1,500	0.10%	0.10%
	$50,000	0.15%	0.15%
Money Market	$1,000	0.50%	0.50%
	$25,000	1.00%	1.00%
	$50,000	1.49%	1.50%
	$250,000	1.98%	2.00%
Special Savings	$100	0.20%	0.20%
Holiday Club	$100	0.20%	0.20%

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 Fee Schedule for a complete list of fees.

[1] $20 minimum deposit waived for Teen Accounts.

[2] 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 Certificate Rate & Early Withdrawal Penalty Schedule

Rates as of June 1, 2026

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

High-Yield Share Certificate Rate Schedule

High-Yield Share Certificate			
Share Type	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
9-Month Certificate	$1,000	3.49%	3.55%
	$500,000	3.59%	3.65%
	$1,000,000	3.69%	3.75%
	$2,000,000	3.93%	4.00%
11-Month Certificate	$1,000	3.69%	3.75%
	$500,000	3.83%	3.90%
	$1,000,000	3.93%	4.00%
	$2,000,000	4.17%	4.25%

* IRA Certificates ineligible for special offer

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%

IRA Certificate Rate Schedule

Traditional & Roth IRA Certificates		
Share Type	Dividend Rate	Annual Percentage Yield (APY)
6-Month IRA Certificate	3.69%	3.75%
12-Month IRA Certificate	3.45%	3.50%
18-MonthIRA Certificate	3.20%	3.25%
24-Month IRA Certificate	2.96%	3.00%
36-Month IRA Certificate	2.47%	2.50%
48-Month IRA Certificate	2.47%	2.50%
60-Month IRA 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/IRA 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 Consumer Accounts and Services Membership Agreement.
Rates apply only to non-brokered deposits.

Consumer Fee Schedule

Effective January 2, 2026

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 ArizonaFinancial.org. Fees listed are charged per service request or occurrence, unless otherwise notated.

Account Activity	Amount
Free Checking (monthly)	$0
Azpire Checking (monthly)	$0
Premier Checking (monthly) *Waived with $1,500 direct deposit or $3,000 average daily balance*	$9
Platinum Checking (monthly) *Waived with $1,500 minimum daily balance*	$15
Money Market Checking (monthly) *Waived with $2,000 minimum daily balance*	$15

Account Services	Amount
Cashier's Checks	$5
Check Ordering	Varies by style
Coinstar (per transaction)	4.9%
Coin (rolled per day) *Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls*	4.9%
Collection Item (Canadian)	$25
Collection Item (Non-Canadian)	$45
Currency Ordering (per request)	
$25,000 - $49,999.99	1.25%
$50,000 - $99,999.99	1.50%
$100,000 +	$1,500
Abandoned Currency Orders	$100
Insufficient Funds (NSF)	$35
Overdraft[3]	$35
Paper Statement *Per statements received by mail (Excludes Visa, HELOC, Residential, & Commercial loans)*	$2
Returned Deposited Item (maker to maker) *Checks drawn from your account at another institution*	$35
Starter Checks (per sheet of 4, max 3 sheets)	$2
Stop Payment (check and ACH) *Waived with self-service options: online banking and TT24*	$35

General Services	Amount
Abandoned Account Processing (after 3 years of inactivity)[3]	$100
Document Request (per item) *Check copies, duplicate statements, copies of tax forms, custom letters, etc.* *Discounts applied for full year statement requests* *(1 year - $25 / 2 years - $40 / 3+ years - $50)*	$3
ePay *Loan payments made with us by phone using your account at another financial institution*	$5
Inactive Account (per month after 12 months inactive)[3] *Waived for members 24 and younger or if balance is $1,000 or greater*	$10
Legal Processing	$100
Notary Services	$0
Priority Mailing	
Overnight	$17
2-Day	$12
Research Request (one hour minimum)	$35/hour
Returned Mail Fee *Assessed when item returned due to bad address*	$5
Skip-A-Payment *Waived with self-service option through online banking*	$25
Verification of Deposit	$10

Card Services	Amount
All Card Types	
Card Order Rush Delivery	$35
Card Reissue *Assessed during 12-month calendar period. No charge for first 4.*	$10
Out-of-Network ATM Withdrawal *In excess of 4 per month at non-Arizona Financial ATMs*	$2
Visa International Services Assessment (ISA) (per transaction) *Waived for Visa Signature Rewards Credit Card*	3%
Debit Cards	
ATM Deposit Adjustment (non-negotiable items)	$10
ATM Deposit Adjustment (altered items)	$35
Credit Cards	
Balance Transfer	$0
Cash Advance	$0
Late Payment	Up to $25
Returned Payment	$25

Certificates	Amount
Early Withdraw Penalties	
Certificate Term	
12 Months or Less	90 Days Dividends
18 to 48 Months	180 Days Dividends
60 Months	270 Days Dividends
Penalty amount may exceed earnings	

Safe Deposit Box	Amount
Rentals (annually)	
3x5	$50
5x5	$100
3x10	$150
5x10	$200
10x10	$250
10x16	$300
Not all box sizes are available at all locations. Visit branch for availability.	
Drilling	$200
Late Charge (per year)	$10
Lost Key	$25

Wire Transfer Services	Amount
Incoming wires (per item)	$9
Outgoing Domestic (per item – in person)	$20
Outgoing Domestic (per item – by phone)	$25
Outgoing International (per item)[4]	$50
Ancillary Services (returns, amendments, traces, service messages)	$10

[3] Refer to the Consumer Accounts and Services Membership Agreement for additional information.
[4] Service is only available to previously authorized accounts.
Some fees may be reduced or waived on products and services usage.