

Business Deposit Rate Schedule

Rates as of December 2, 2024

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				
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%
Busiliess Platitum Checking-	\$1,300	\$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%
		\$25,000	1.00%	1.00%
Business Money Market Checking ¹	\$2,000	\$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	3.20%	3.25%
Business High-Yield Savings	\$10,000	\$500,000	3.30%	3.35%
		\$1,000,000	3.50%	3.55%
		\$2,000,000	3.69%	3.75%
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%
Business 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%
Destance March 1	\$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.

¹ Fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees. ² Dividends forwarded to the Arizona Bar Foundation.

Rates apply only to non-brokered deposits.



Share Certificate Rate & Early Withdrawal Penalty Schedule

Rates as of December 2, 2024

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			
High-Yield Share Certificate: Limited Time Special Offer			
Share Type	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
	\$1,000	3.98%	4.05%
9-Month Certificate	\$500,000	4.07%	4.15%
	\$1,000,000	4.17%	4.25%
	\$1,000	4.17%	4.25%
11-Month Certificate	\$500,000	4.31%	4.40%
	\$1,000,000	4.41%	4.50%

Business Share Certificates Rate Schedule

Share Certificates		
Share Type	Dividend Rate	Annual Percentage Yield (APY)
6-Month Certificate	3.93%	4.00%
12-Month Certificate	3.69%	3.75%
18-Month Certificate	3.45%	3.50%
24-Month Certificate	3.20%	3.25%
36-Month Certificate	2.72%	2.75%
48-Month Certificate	2.72%	2.75%
60-Month Certificate	2.72%	2.75%

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.

Business Fee Schedule

Effective March 19, 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.

Checking \$0.40 Small Business Checking \$0.40 Per item withdrawal/pre-authorized transaction in excess of 50 per month \$15 Business Platinum Checking (monthly) \$15 Waived with \$1,500 minimum daily balance \$0.15 Each Deposit (No charge for first \$20,000) \$2 per \$1000 Each Deposit (No charge for first \$20,000) \$2 per \$1000 Each Deposit (In charge for first \$20,000) \$2 per \$1000 Each Deposit (In charge for first \$20,000) \$2 per \$1000 Each Deposit (In charge for first \$20,000) \$0.15 Each Deposite Item \$0.25 Business Flat Fee checking (monthly) ⁴ \$15 Waived with \$500 minimum daily balance Deposited Items Business Checking Plus (monthly) ⁴ \$15 (per item) (per item) 0-25 \$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 Money Market Checking (monthly) \$15 Waived with \$2,000 minimum daily balance Amount ACCOUNT Services Amount </th <th>Business Account Activity</th> <th></th> <th>Amount</th>	Business Account Activity		Amount
Small Business Checking \$0.40 Per item withdrawal/pre-authorized transaction in excess of 50 per month Business Patinum Checking (monthly) \$15 Waived with \$1,500 minimum daily balance \$15 Business Analysis Checking (monthly) \$8 Cash Deposit (No charge for first \$20,000) \$2 per \$1000 Each Deposit (No charge for first \$20,000) \$0.15 Each Deposit (No charge for first \$20,000) \$0.15 Each Deposit (Intermediation and the second s			Anount
Per item withdrawal/pre-outhorized transaction in excess of 50 per month Business Platinum Checking (monthly) \$15 Waived with \$1,500 minimum daily balance \$2 Business Analysis Checking (monthly) \$2 Each Debit Transaction \$0.15 Each Deposit \$0.05 Each Deposit \$0.06 Business Flat Fee checking (monthly) ⁴ \$15 Waived with \$500 minimum daily balance Business Checking Plus (monthly) ⁴ Items Per Month Checks Cleared Deposited Items (per item) (per item) (per item) 0-25 \$0 \$0.05 \$0.20 51-75 \$1.25 + \$0.10 \$5 + \$0.30 76 + 50.00 \$22.50 + \$0.40 101+ \$7.50 + \$0.20 \$22.50 + \$0.40 101+ \$7.50 + \$0.20 \$22.50 + \$0.40 101+ \$7.50 + \$0.20 \$22.50 + \$0.50 \$0.60 \$0.05 \$0.20 Maived with \$2.000 minimum daily balance Account Services Amount ACH Origination (per month, per account) \$30 \$30 Cashier's Checks \$33 Check Ordering Varies by style Coinstar's Checks \$33 Col			\$0.40
Business Platinum Checking (monthly) \$15 Walved with \$1,500 minimum daily balance \$8 Business Analysis Checking (monthly) \$8 Cash Deposit (No charge for first \$20,000) \$2 per \$1000 Each Deposit 1 \$0.35 Each Deposit 1 \$0.35 Each Deposit 1 \$0.35 Each Deposit 1 \$0.35 Each Deposite 1tem \$0.66 Business Flat Fee checking (monthly) ⁴ \$115 Walved with \$500 minimum daily balance Deposited 1tems Business Checking Plus (monthly) ⁴ \$115 Valved with \$500 minimum daily balance Deposited 1tems 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 + \$0.40 101+ \$7.50 + \$0.20 \$22.50 + \$0.40 Walved with \$2,000 minimum daily balance Mount Account Services Amount Account Services Amount Account Se	•	ed transaction in excess of 50	
Waived with \$1,500 minimum daily balance Business Analysis Checking (monthly) \$8 Cash Deposit (No charge for first \$20,000) \$2 per \$1000 Each Debit Transaction \$0.15 Each Deposited Item \$0.15 Each Deposited Item \$0.06 Business Flat Fee checking (monthly) ⁴ \$15 Waived with \$500 minimum daily balance Deposited Items Business Checking Plus (monthly) ⁴ Items Per Month Checks Cleared Deposited Items 0-25 \$0 \$0.05 \$0.20 26-50 \$0.05 \$50.20 \$1.75 \$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 Money Market Business Money Market Checking (monthly) \$15 Waived with \$2,000 minimum daily balance \$30 Account Services Amount ACCH Origination (per month, per account) \$30 Casher's Checks \$33 Check Ordering Varies by style Coin (rolled per day) 4.9% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls Coin (rolled per day) 4.9% Up to 25 rolls at no charge. 4.9% of total dol			
Business Analysis Checking (monthly) \$8 Cash Deposit (No charge for first \$20,000)			ψ±υ
Cash Deposit (No charge for first \$20,000)\$2 per \$1000Each Debosit\$0.15Each Deposit\$0.35Each Deposited Item\$0.06Business Flat Fee checking (monthly)4\$15Waived with \$500 minimum daily balanceDeposited ItemsBusiness Checking Plus (monthly)4Ltems Per MonthO-25\$0\$0.05\$0.05\$1.25\$0.05\$1.75\$1.25 + \$0.10\$5 + \$0.10\$5 + \$0.3076-100\$3.75 + \$0.15\$1.25 + \$0.10\$5 + \$0.3076-100\$3.75 + \$0.20\$22.50 + \$0.50Money MarketBusiness Money Market Checking (monthly)\$15Moired with \$2,000 minimum daily balanceAccount ServicesAmountACCOUNT ServicesAmountACCOUNT Services\$30Cashier's Checks\$33Check OrderingVaries by styleCoinstar (per transaction)\$4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rollsCollection Item (Canadian)\$15Collection Item (Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$22Insufficient Funds (NSF)\$335Remote Deposit Setup (per location)\$149Remote Deposit Setup (per location)\$149Returned Deposit Setup (per location)\$149Returned Deposit Setup (per location)\$355Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35Checks drawn f			\$8
Each Debit Transaction\$0.15Each Deposited Item\$0.35Each Deposited Item\$0.06Business Flat Fee checking (monthly)4\$15Waived with \$500 minimum daily balance\$10Business Checking Plus (monthly)4Ltems Per Month(per item)(per item)0-25\$0\$0.05\$0.2051-75\$1.25 + \$0.10\$1-75\$1.25 + \$0.10\$26-50\$0.5\$0.0101 \$3.75 + \$0.15\$12.50 + \$0.20101+\$7.50 + \$0.20\$22.50 + \$0.50Money MarketBusiness Money Market Checking (monthly)\$15Waived with \$2,000 minimum daily balanceAccount ServicesAmountACH Origination (per month, per account)\$30Cashier's Checks\$3Check OrderingVaries by styleCoin (rolled per day)4.9%Up to 25 rolls at no charge. 4.9% of total dallar amount over 25 rollsCollection Item (Canadian)\$15Collection Item (Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$25Counter Checks (per sheet of 4, max 3 sheets)\$10Returned Deposit Setup (per location)\$149Remote Deposit Service (monthly)\$35Check drawn from your account at another institution\$35Checks drawn from your account at another			
Each Deposited Item\$0.06Business Flat Fee checking (monthly)4\$15Waived with \$500 minimum daily balanceS15Business Checking Plus (monthly)4Items Per MonthChecks ClearedDeposited Items(per item)(per item)0-25\$0\$0.26-50\$0.05\$1.75\$1.25 + \$0.10\$5 + \$0.30\$5 + \$0.3076-100\$3.75 + \$0.15\$1.50 + \$0.40101+\$7.50 + \$0.20\$22.50 + \$0.50Money MarketBusiness Money Market Checking (monthly)Waived with \$2,000 minimum daily balance\$30Account ServicesAmountACCOUNT Services\$30Cashier's Checks\$3Check OrderingVaries by styleCointar (per transaction)4.9%Coin (rolled per day)\$15Quip to 25 rolls at no charge. 4.9% of total dollar amount over 25 rollsCollection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$335Overdraft ³ \$35Remote Deposited Item\$10Returned Deposited Item (maker to maker)\$35Check drawn from your account at another institution\$35Check drawn from your account at another institution<			· · · ·
Business Flat Fee checking (monthly) ⁴ \$15 Waived with \$500 minimum daily balance Business Checking Plus (monthly) ⁴ Items Per Month Checks Cleared Deposited Items (per item) (per item) (per item) 0-25 \$0 \$0 26-50 \$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 Money Market Encline \$15 Waived with \$2,000 minimum daily balance Amount \$30 Account Services \$31 \$40 ACH Origination (per month, per account) \$330 \$33 Check Ordering Varies by style \$31 Coinstar (per transaction) 4.9% \$49% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls \$22 Coullection Item (Non-Canadian) \$15 Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$22 Insufficient Funds (NSF) \$335 Remote Deposited Item (maker to maker)	Each Deposit		\$0.35
Business Flat Fee checking (monthly) ⁴ \$15 Waived with \$500 minimum daily balance Business Checking Plus (monthly) ⁴ Items Per Month Checks Cleared Deposited Items (per item) (per item) (per item) 0-25 \$0 \$0 26-50 \$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 Money Market Encline \$15 Waived with \$2,000 minimum daily balance Amount \$30 Account Services \$31 \$40 ACH Origination (per month, per account) \$330 \$33 Check Ordering Varies by style \$31 Coinstar (per transaction) 4.9% \$49% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls \$22 Coullection Item (Non-Canadian) \$15 Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$22 Insufficient Funds (NSF) \$335 Remote Deposited Item (maker to maker)	Each Deposited Item		\$0.06
Business Checking Plus (monthly)4 Items Per MonthChecks Cleared (per item)Deposited Items (per item)0-25\$0\$026-50\$0.05\$0.2051-75\$1.25 + \$0.10\$5 + \$0.3076-100\$3.75 + \$0.15\$12.50 + \$0.40101+\$7.50 + \$0.20\$22.50 + \$0.50Money MarketEnditional and the period of the period			
Items Per MonthChecks ClearedDeposited Items(per item)(per item)(per item)0-25\$0\$026-50\$0.05\$0.2051-75\$1.25 + \$0.10\$5 + \$0.3076-100\$3.75 + \$0.15\$12.50 + \$0.40101+\$7.50 + \$0.20\$22.50 + \$0.50Money MarketEmails Money Market Checking (monthly)\$15Waived with \$2,000 minimum daily balanceAccount ServicesAmountAccount ServicesAmount\$33Check OrderingVaries by style\$33Check OrderingVaries by style\$34Coin (rolled per day)4.9%4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls\$25Counter Checks (per sheet of 4, max 3 sheets)\$25Counter Checks (per sheet of 4, max 3 sheets)\$25Insufficient Funds (NSF)\$335Remote Deposit Setup (per location)\$149Remote Deposit Setup (per location)\$149Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Check drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmount12 Months or Less	Waived with \$500 minimum daily	balance	
(per item) (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 + \$0.40 101+ \$7.50 + \$0.20 \$22.50 + \$0.40 Money Market Business Money Market Checking (monthly) \$15 Waived with \$2,000 minimum daily balance Amount ACCOUNT Services Amount ACCH Origination (per month, per account) \$30 Cashier's Checks \$33 Check Ordering Varies by style Coinstar (per transaction) 4.9% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls 20 Collection Item (Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$22 Insufficient Funds (NSF) \$335 Overdraft ³ \$335 Remote Deposit Setup (per location) \$149 Remote Deposit Setup (per location) \$151 Returned Deposited Item (maker to maker) \$3	Business Checking Plus (mont	hly)⁴	
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 Money Market Business Money Market Checking (monthly) \$15 Waived with \$2,000 minimum daily balance Amount Account Services Amount ACCOUNT Services \$30 Cashier's Checks \$33 Check Ordering Varies by style Coinstar (per transaction) 4.9% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$2 Insufficient Funds (NSF) \$335 Overdraft ³ \$335 Remote Deposit Setup (per location) \$149 Remote Deposit Setup (per location) \$149 Remote Deposited Item (maker to maker) \$335 Checks drawn from your account at another institution \$355 Checks drawn from your account at another institution \$	Items Per Month	Checks Cleared	Deposited Items
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 Money Market Business Money Market Checking (monthly) \$15 Waived with \$2,000 minimum daily balance Account Services Amount ACH Origination (per month, per account) \$30 Cashier's Checks \$33 Check Ordering Varies by style Coinstar (per transaction) 4.9% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls Collection Item (Canadian) \$15 Collection Item (Non-Canadian) \$22 Insufficient Funds (NSF) \$335 Remote Deposit Setup (per location) \$149 Remote Deposit Service (monthly) \$15 Returned Deposited Item (maker to maker) \$335 Checks drawn from your account at another institution \$345 Checks drawn from your account at another institution \$355 Checks drawn from your account at another institution		(per item)	(per item)
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 Money Market \$15 Waived with \$2,000 minimum daily balance \$15 Account Services Amount ACH Origination (per month, per account) \$30 Cashier's Checks \$33 Check Ordering Varies by style Coin (rolled per day) 4.9% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls Collection Item (Canadian) Collection Item (Non-Canadian) \$225 Counter Checks (per sheet of 4, max 3 sheets) \$23 Insufficient Funds (NSF) \$335 Overdraft ³ \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Returned Deposited Item (maker to maker) \$335 Checks drawn from your account at another institution \$345 Checks drawn from your account at another institution \$345 Checks drawn from your account at another institution \$355 Checks drawn from	0-25	\$0	\$0
76-100 \$3.75 + \$0.15 \$12.50 + \$0.40 101+ \$7.50 + \$0.20 \$22.50 + \$0.50 Money Market Business Money Market Checking (monthly) \$15 Waived with \$2,000 minimum daily balance Amount ACCount Services Amount ACH Origination (per month, per account) \$30 Cashier's Checks \$3 Check Ordering Varies by style Coinstar (per transaction) 4.9% Coin (rolled per day) 4.9% Collection Item (Canadian) \$15 Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$2 Insufficient Funds (NSF) \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Checks drawn from your account at another institution \$35 Checks drawn from your account at another institution \$35 Checks drawn from your account at another institution </td <td>26-50</td> <td>\$0.05</td> <td>\$0.20</td>	26-50	\$0.05	\$0.20
101+ \$7.50 + \$0.20 \$22.50 + \$0.50 Money Market Business Money Market Checking (monthly) \$15 Waived with \$2,000 minimum daily balance Amount Account Services Amount AcCH Origination (per month, per account) \$30 Cashier's Checks \$33 Check Ordering Varies by style Coinstar (per transaction) 4.9% Coin (rolled per day) 4.9% Coin (rolled per day) 4.9% Collection Item (Canadian) \$15 Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$2 Insufficient Funds (NSF) \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificate Term \$20 Days Dividends 12 Months or Less \$90 Days Dividends 18 to 48 Months 180 Days Dividends 18 to 48 Months	51-75	\$1.25 + \$0.10	\$5 + \$0.30
Money MarketBusiness Money Market Checking (monthly)\$15Waived with \$2,000 minimum daily balanceAccount ServicesAccount ServicesAmountACH Origination (per month, per account)\$30Cashier's Checks\$3Check OrderingVaries by styleCoinstar (per transaction)4.9%Coin (rolled per day)4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rollsCollection Item (Canadian)\$15Collection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$35Overdraft ³ \$35Remote Deposit Setup (per location)\$149Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35CertificatesAmountEarly Withdraw Penalties	76-100	\$3.75 + \$0.15	\$12.50 + \$0.40
Business Money Market Checking (monthly) \$15 Waived with \$2,000 minimum daily balance Account Services Account Services Amount ACCH Origination (per month, per account) \$30 Cashier's Checks \$3 Check Ordering Varies by style Coinstar (per transaction) 4.9% Coin (rolled per day) 4.9% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls Collection Item (Canadian) Collection Item (Canadian) \$15 Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$2 Insufficient Funds (NSF) \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Remote Deposit Service (monthly) \$15 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Certificates Amount Early Withdraw Penalties 90 Days Dividends Certificate Term 12 Months on Less	101+	\$7.50 + \$0.20	\$22.50 + \$0.50
Waived with \$2,000 minimum daily balanceAccount ServicesAmountACH Origination (per month, per account)\$30Cashier's Checks\$3Check OrderingVaries by styleCoinstar (per transaction)4.9%Coin (rolled per day)4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls4.9%Collection Item (Canadian)\$15Collection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$35Overdraft ³ \$35Remote Deposit Setup (per location)\$149Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmountIs to 48 Months180 Days Dividends 18 to 48 Months18 to 48 Months180 Days Dividends 270 Days Dividends 60 MonthsPenalty amount may exceed earnings\$0Wire Transfer ServicesAmountIncoming wires (per item)\$0	Money Market		
Account ServicesAmountACH Origination (per month, per account)\$30Cashier's Checks\$3Check OrderingVaries by styleCoinstar (per transaction)4.9%Coin (rolled per day)4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rollsCollection Item (Canadian)\$15Collection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$35Overdraft ³ \$35Remote Deposit Setup (per location)\$149Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmountEarly Withdraw Penalties\$0Certificate Term12 Months or Less90 Days Dividends18 to 48 Months180 Days Dividends60 Months270 Days Dividends70 Days Dividends\$070 Days D	Business Money Market Checl	king (monthly)	\$15
ACH Origination (per month, per account)\$30Cashier's Checks\$3Check OrderingVaries by styleCoinstar (per transaction)4.9%Coin (rolled per day)4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls4.9%Collection Item (Canadian)\$15Collection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$35Overdraft ³ \$35Remote Deposit Setup (per location)\$149Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmountEarly Withdraw Penalties\$0Certificate Term12 Months or Less12 Months or Less200 Days Dividends18 to 48 Months180 Days Dividends60 Months270 Days Dividends70 Days Dividends\$070 Days D	Waived with \$2,000 minimum dail	y balance	
Cashier's Checks\$3Check OrderingVaries by styleCoinstar (per transaction)4.9%Coin (rolled per day)4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls4.9%Collection Item (Canadian)\$15Collection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$35Overdraft ³ \$35Remote Deposit Setup (per location)\$149Returned Deposit Service (monthly)\$15Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmountEarly Withdraw Penalties\$0Certificate Term12 Months or Less12 Months or Less270 Days Dividends18 to 48 Months180 Days Dividends60 Months270 Days Dividends60 Months270 Days Dividends60 Months\$0Penalty amount may exceed earnings\$0Wire Transfer ServicesAmountIncoming wires (per item)\$0	Account Services		Amount
Check OrderingVaries by styleCoinstar (per transaction)4.9%Coin (rolled per day)4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rollsCollection Item (Canadian)\$15Collection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$35Overdraft ³ \$35Remote Deposit Setup (per location)\$149Remote Deposit Service (monthly)\$15Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmountEarly Withdraw Penalties\$0Certificate Term12 Months or Less12 Months or Less290 Days Dividends18 to 48 Months180 Days Dividends60 Months270 Days Dividends60 Months270 Days Dividends60 Months270 Days Dividends60 Months270 Days Dividends18 to fer ServicesAmountIncoming wires (per item)\$0	ACH Origination (per month, p	per account)	\$30
Coinstar (per transaction)4.9%Coin (rolled per day)4.9%Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rollsCollection Item (Canadian)\$15Collection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$35Overdraft ³ \$35Remote Deposit Setup (per location)\$149Remote Deposit Service (monthly)\$15Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmountEarly Withdraw Penalties\$0Certificate Term12 Months or Less12 Months or Less270 Days Dividends18 to 48 Months180 Days Dividends60 Months270 Days Dividends70 Days Dividends\$070 Days Dividends\$0<	Cashier's Checks		\$3
Coin (rolled per day) 4.9% Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls Collection Item (Canadian) \$15 Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$2 Insufficient Funds (NSF) \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Remote Deposit Service (monthly) \$15 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties \$90 Days Dividends Certificate Term 12 Months or Less	Check Ordering		Varies by style
Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls Collection Item (Canadian) \$15 Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$25 Insufficient Funds (NSF) \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Remote Deposit Service (monthly) \$15 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties \$90 Days Dividends 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 Wire Transfer Services Amount Incoming wires (per item) \$0	Coinstar (per transaction)		4.9%
Collection Item (Canadian)\$15Collection Item (Non-Canadian)\$25Counter Checks (per sheet of 4, max 3 sheets)\$2Insufficient Funds (NSF)\$35Overdraft ³ \$35Remote Deposit Setup (per location)\$149Remote Deposit Service (monthly)\$15Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmountEarly Withdraw Penalties\$0Certificate Term12 Months or Less12 Months or Less90 Days Dividends18 to 48 Months180 Days Dividends60 Months270 Days Dividends90 Paynent may exceed earningsWire Transfer ServicesMire Transfer ServicesAmountIncoming wires (per item)\$0	Coin (rolled per day)		4.9%
Collection Item (Non-Canadian) \$25 Counter Checks (per sheet of 4, max 3 sheets) \$2 Insufficient Funds (NSF) \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Remote Deposit Service (monthly) \$15 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties 90 Days Dividends Certificate Term 12 Months or Less 90 Days Dividends 18 to 48 Months 180 Days Dividends 60 Months Penalty amount may exceed earnings Wire Transfer Services Amount Incoming wires (per item) \$0	Up to 25 rolls at no charge. 4.9% o	f total dollar amount over 25	rolls
Counter Checks (per sheet of 4, max 3 sheets) \$2 Insufficient Funds (NSF) \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Remote Deposit Service (monthly) \$15 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties 90 Days Dividends Certificate Term 12 Months or Less 90 Days Dividends 18 to 48 Months 180 Days Dividends 60 Months Penalty amount may exceed earnings Wire Transfer Services Amount Incoming wires (per item) \$0	Collection Item (Canadian)		\$15
Insufficient Funds (NSF) \$35 Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Remote Deposit Service (monthly) \$15 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties \$0 Certificate Term 12 Months or Less 90 Days Dividends 18 to 48 Months 180 Days Dividends 60 Months 60 Months 270 Days Dividends Penalty amount may exceed earnings Wire Transfer Services Amount Incoming wires (per item)	Collection Item (Non-Canadia	n)	\$25
Overdraft ³ \$35 Remote Deposit Setup (per location) \$149 Remote Deposit Service (monthly) \$15 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties Certificate Term 12 Months or Less .90 Days Dividends 18 to 48 Months 180 Days Dividends 60 Months Penalty amount may exceed earnings Wire Transfer Services Amount Incoming wires (per item) \$0	Counter Checks (per sheet of	4, max 3 sheets)	\$2
Remote Deposit Setup (per location)\$149Remote Deposit Service (monthly)\$15Returned Deposited Item\$10Returned Deposited Item (maker to maker)\$35Checks drawn from your account at another institution\$35Stop Payment (check and ACH)\$35CertificatesAmountEarly Withdraw PenaltiesCertificate Term.90 Days Dividends12 Months or Less.90 Days Dividends18 to 48 Months.180 Days Dividends60 Months.270 Days DividendsPenalty amount may exceed earningsAmountWire Transfer ServicesAmountIncoming wires (per item)\$0	Insufficient Funds (NSF)		\$35
Remote Deposit Service (monthly) \$15 Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties Certificate Term 12 Months or Less	Overdraft ³		\$35
Returned Deposited Item \$10 Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties Certificate Term 12 Months or Less	Remote Deposit Setup (per lo	cation)	\$149
Returned Deposited Item (maker to maker) \$35 Checks drawn from your account at another institution \$35 Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties Certificate Term 12 Months or Less	Remote Deposit Service (mon	thly)	\$15
Checks drawn from your account at another institution Stop Payment (check and ACH) \$35 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 Amount Wire Transfer Services Amount Incoming wires (per item) \$0	Returned Deposited Item		\$10
Stop Payment (check and ACH) \$35 Certificates Amount Early Withdraw Penalties Certificate Term 12 Months or Less	Returned Deposited Item (ma	ker to maker)	\$35
Certificates Amount Early Withdraw Penalties Early Withdraw Penalties Certificate Term 12 Months or Less 12 Months or Less	Checks drawn from your account a	t another institution	
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> Mire Transfer Services Mire Transfer Services Amount Incoming wires (per item) \$0	Stop Payment (check and ACH)	\$35
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> Mire Transfer Services Mire may exceed earnings Amount Incoming wires (per item) \$0	Certificates		Amount
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> Mire Transfer Services Mire may exceed earnings Amount Incoming wires (per item) \$0	Early Withdraw Penalties		
18 to 48 Months 180 Days Dividends 60 Months 270 Days Dividends Penalty amount may exceed earnings 270 Days Dividends Wire Transfer Services Amount Incoming wires (per item) \$0			
60 Months 270 Days Dividends Penalty amount may exceed earnings Wire Transfer Services Mire Transfer Services Amount Incoming wires (per item) \$0	12 Months or Less		90 Days Dividends
Wire Transfer Services Amount Incoming wires (per item) \$0	18 to 48 Months		. 180 Days Dividends
Wire Transfer ServicesAmountIncoming wires (per item)\$0	60 Months		270 Days Dividends
Incoming wires (per item) \$0	Penalty amount may exceed earning	ngs	
	Wire Transfer Services		Amount
	Incoming wires (per item)		\$0
			\$18

³ Refer to the Business Accounts and Services Membership Agreement for additional information.

⁴ Service is only available to previously authorized accounts.

Outgoing International (per item)⁴

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

Card Services A	
Card Services P	mount
All Business Card Types	
Card Order Rush Delivery	\$19
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	
Payment due greater than \$300 10% of payment	
Returned Payment	\$25
	mount
Abandoned Account Processing (after 3 years of inactivity) ³	\$100
Document Reguest (per item)	\$3
Check copies, duplicate statements, copies of tax forms, custom letters, etc.	ζÇ
Discounts applied for full year statement requests	
(1 year - \$25 / 2 years - \$40 / 3+years - \$50)	
ePay	\$5
Loan payments from your account at another financial institution	
Inactive Account (per month after 12 months inactive) ³	\$10
, Waived when balance is \$1,000 or greater	·
Legal Processing	\$100
Notary Services	\$0
Priority Mailing	
Övernight	\$17
2-Day	ć10
	ŞIZ
	312 35/hour
Returned Mail Fee	35/hour
Returned Mail Fee Assessed when item returned due to bad address	
Assessed when item returned due to bad address	35/hour
Assessed when item returned due to bad address Verification of Deposit	35/hour \$5 \$10
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box A	35/hour \$5
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually)	35/hour \$5 \$10 Mount
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box A Rentals (annually) 3x5	35/hour \$5 \$10 \$mount \$50
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box A Rentals (annually) 3x5	35/hour \$5 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$100
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box A Rentals (annually) 3x5	35/hour \$5 \$10 \$10 \$10 \$10 \$100 \$100 \$150
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box A Rentals (annually) 3x5	35/hour \$5 \$10 \$10 \$100 \$100 \$150 \$150 \$200
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box A Rentals (annually) 3x5	35/hour \$5 \$10 \$10 \$10 \$10 \$10 \$150 \$150 \$200 \$250
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box A Rentals (annually) 3x5 3x10 5x10 10x10 10x16	35/hour \$5 \$10 \$10 \$10 \$10 \$10 \$150 \$150 \$200 \$250
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 5x5 5x5 3x10 5x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability	35/hour \$5 \$10 \$10 \$10 \$50 \$10 \$150 \$150 \$200 \$250 \$300
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 5x5 5x5 3x10 5x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability Drilling	35/hour \$5 \$10 \$50 \$100 \$150 \$200 \$250 \$230 \$250 \$200
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 5x5 3x10 5x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability Drilling Late Charge (per year)	35/hour \$5 \$10 \$50 \$100 \$150 \$200 \$250 \$300 \$200 \$10
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 5x5 5x5 3x10 10x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability Drilling Late Charge (per year) Lost Key	35/hour \$5 \$10 \$50 \$100 \$150 \$200 \$250 \$300 \$200 \$10 \$25
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 3x10 5x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability Drilling Late Charge (per year) Lost Key Non-Member Services	35/hour \$5 \$10 \$50 \$100 \$150 \$250 \$250 \$300 \$200 \$10 \$25 \$400
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 3x10 5x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability Drilling Late Charge (per year) Lost Key Non-Member Services A	35/hour \$5 \$10 \$50 \$100 \$150 \$200 \$250 \$300 \$200 \$10 \$25
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 3x10 5x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability Drilling Late Charge (per year) Lost Key Non-Member Services A Arizona Financial check conversion to Cashier's Check	35/hour \$5 \$10 \$10 \$10 \$50 \$10 \$150 \$200 \$200 \$200 \$200 \$10 \$25 \$300
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 3x10 5x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability Drilling Late Charge (per year) Lost Key Non-Member Services A Cashier's Check Arizona Financial check conversion to Cashier's Check Check Cashing (per item)	35/hour \$5 \$10 \$50 \$100 \$150 \$250 \$250 \$300 \$200 \$10 \$25 \$400
Assessed when item returned due to bad address Verification of Deposit Safe Deposit Box Rentals (annually) 3x5 3x10 5x10 10x10 10x16 Not all box sizes are available at all locations. Contact branch for availability Drilling Late Charge (per year) Lost Key Non-Member Services A Arizona Financial check conversion to Cashier's Check	35/hour \$5 \$10 \$10 \$10 \$50 \$10 \$150 \$200 \$200 \$200 \$200 \$10 \$25 \$300

\$45



Upcoming Fee Schedule Changes

From time to time, Arizona Financial reviews its current fee structure to ensure the fees we charge are adequate to cover costs, are in alignment with other providers, and reflect our values as a not-for-profit credit union. Except where indicated, the following are changes to existing fees, not new fees.

Effective August 1, 2025

Eliminated Fee: Returned Deposit Item (returned check deposited written by third party)

New or Increased Fees:	
Card Reissue (new fee) \$10	Treasury Management Services
Assessed during rolling 12-month period. No charge for first 4	ACH Origination (new fees)
Rush Card Order\$35	Set-Up
Cashier's Check \$5	Notification of Change (per item)
Paper Statement (new fee) \$2	Return Items (<i>per item</i>)
Paper statements received by mail (excludes Visa Statements)	Positive Pay (new fees)
Currency Ordering (new fee)	Set-up \$100
Per Order Request:	Check Positive Pay Monthly Service
\$25,000 - \$49,999.99	ACH Positive Pay Monthly Service \$25
\$50,000 - \$99,999.99	Combined Check & ACH Monthly Service \$40
\$100,000+\$1,500	Remote Deposit Capture (RDC) (new fees)
Abandoned Orders \$100	Set-Up \$200
Foreign Item Processing	Monthly Service
Canadian	RDC Check Scanner Options (new fees):
Non-Canadian	Single-Feed Scanner (select one)
Wire Transfer Services	One Time Purchase
Domestic Outgoing (in person)	Monthly Lease \$35
Domestic Outgoing (by phone) \$25	Multi-Feed Scanner (select one)
International Outgoing (business accounts only) \$50	One-Time Purchase
Ancillary Services (new fees) \$10	Monthly Lease
Returns, amendments, traces, service messages	Bundled pricing available for Treasury Management Set-Up fees:
Online Wire Service (new fees)	Two Products \$200 / Three Products \$300
Monthly Services Fee	
Domestic Outgoing (each item)	