



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](https://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%
		\$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)
Business Money Market Checking ¹	\$2,000	\$1,000	0.50%	0.50%
		\$25,000	1.00%	1.00%
		\$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%
Business High-Yield Savings	\$10,000	\$25	0.20%	0.20%
		\$10,000	3.20%	3.25%
		\$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)
Business 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%
Business Zero Dividend Checking Plus	N/A	N/A	N/A
Business Flat Fee Checking ¹	N/A	N/A	N/A
Business Money Market	\$1,000	0.50%	0.50%
	\$25,000	1.00%	1.00%
	\$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)
9-Month Certificate	\$1,000	3.98%	4.05%
	\$500,000	4.07%	4.15%
	\$1,000,000	4.17%	4.25%
11-Month Certificate	\$1,000	4.17%	4.25%
	\$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.

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.

Business Account Activity		Amount
Checking		
Small Business Checking		\$0.40
<i>Per item withdrawal/pre-authorized transaction 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
Cash Deposit (No charge for first \$20,000)		\$2 per \$1000
Each Debit Transaction		\$0.15
Each Deposit		\$0.35
Each Deposited Item		\$0.06
Business Flat Fee checking (monthly) ⁴		\$15
<i>Waived with \$500 minimum daily balance</i>		
Business Checking Plus (monthly) ⁴		
Items Per Month	Checks Cleared (per item)	Deposited Items (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
Money Market		
Business Money Market Checking (monthly)		\$15
<i>Waived with \$2,000 minimum daily balance</i>		
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%
<i>Up to 25 rolls at no charge. 4.9% of total dollar amount over 25 rolls</i>		
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
<i>Checks drawn from your account at another institution</i>		
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
<i>Penalty amount may exceed earnings</i>		
Wire Transfer Services		Amount
Incoming wires (per item)		\$0
Outgoing Domestic (per item)		\$18
Outgoing International (per item) ⁴		\$45

Card Services		Amount
All Business Card Types		
Card Order Rush Delivery		\$19
Out-of-Network ATM Withdrawal		\$2
<i>In excess of 4 per month at non-Arizona Financial ATMs</i>		
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		\$20
Payment due from \$70 to \$300		\$30
Payment due greater than \$300		10% of payment amount
Returned Payment		\$25
General Services		Amount
Abandoned Account Processing (after 3 years of inactivity) ³		\$100
Document Request (per item)		\$3
<i>Check copies, duplicate statements, copies of tax forms, custom letters, etc.</i>		
<i>Discounts applied for full year statement requests</i>		
<i>(1 year - \$25 / 2 years - \$40 / 3+years - \$50)</i>		
ePay		\$5
<i>Loan payments from your account at another financial institution</i>		
Inactive Account (per month after 12 months inactive) ³		\$10
<i>Waived when balance is \$1,000 or greater</i>		
Legal Processing		\$100
Notary Services		\$0
Priority Mailing		
Overnight		\$17
2-Day		\$12
Research Request (one hour minimum)		\$35/hour
Returned Mail Fee		\$5
<i>Assessed when item returned due to bad address</i>		
Verification of Deposit		\$10
Safe Deposit Box		Amount
Rentals (annually)		
3x5		\$50
5x5		\$100
3x10		\$150
5x10		\$200
10x10		\$250
10x16		\$300
<i>Not all box sizes are available at all locations. Contact branch for availability</i>		
Drilling		\$200
Late Charge (per year)		\$10
Lost Key		\$25
Non-Member Services		Amount
Cashier's Check		\$30
<i>Arizona Financial check conversion to Cashier's Check</i>		
Check Cashing (per item)		\$9
<i>Arizona Financial check cashed</i>		
Coinstar (per transaction)		9%

³ Refer to the Business 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.



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
Assessed during rolling 12-month period. No charge for first 4

Rush Card Order \$35

Cashier's Check \$5

Paper Statement (*new fee*) \$2
Paper statements received by mail (excludes Visa Statements)

Currency Ordering (*new fee*)

Per Order Request:

\$25,000 - \$49,999.99 1.25%

\$50,000 - \$99,999.99 1.50%

\$100,000+ \$1,500

Abandoned Orders \$100

Foreign Item Processing

Canadian \$20

Non-Canadian \$45

Wire Transfer Services

Domestic Outgoing (*in person*) \$20

Domestic Outgoing (*by phone*) \$25

International Outgoing (*business accounts only*) \$50

Ancillary Services (*new fees*) \$10
Returns, amendments, traces, service messages

Online Wire Service (*new fees*)

Monthly Services Fee \$10

Domestic Outgoing (each item) \$15

Treasury Management Services

ACH Origination (*new fees*)

Set-Up \$200

Notification of Change (*per item*) \$5

Return Items (*per item*) \$10

Positive Pay (*new fees*)

Set-up \$100

Check Positive Pay Monthly Service \$20

ACH Positive Pay Monthly Service \$25

Combined Check & ACH Monthly Service \$40

Remote Deposit Capture (RDC) (*new fees*)

Set-Up \$200

Monthly Service \$30

RDC Check Scanner Options (*new fees*):

Single-Feed Scanner (*select one*)

One Time Purchase \$460

Monthly Lease \$35

Multi-Feed Scanner (*select one*)

One-Time Purchase \$560

Monthly Lease \$40

Bundled pricing available for Treasury Management Set-Up fees:

Two Products \$200 / Three Products \$300