

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 Account Dividend Rates

The accounts below are available to be opened at any of the branches located at [ArizonaFinancial.org/Locations](https://arizonafinancial.org/Locations).

| Checking | | | | | |
|--|-------------------------|-----------------------------|---------------------|---------------|-------------------------------|
| Account Type | Minimum Opening Deposit | Minimum Balance Requirement | Minimum to Earn APY | Dividend Rate | Annual Percentage Yield (APY) |
| Checking Plus ¹ | \$20 | \$0 | \$25 | 0.11% | 0.11% |
| | | | \$1,000 | 0.15% | 0.15% |
| | | | \$10,000 | 0.17% | 0.17% |
| | | | \$25,000 | 0.20% | 0.20% |
| Zero Dividend Checking Plus ¹ | \$20 | \$0 | N/A | N/A | N/A |

Money Market

| Account Type | Minimum Opening Deposit | Minimum Balance Requirement | Minimum to Earn APY | Dividend Rate | Annual Percentage Yield (APY) |
|------------------------------------|-------------------------|-----------------------------|---------------------|---------------|-------------------------------|
| Money Market Checking ² | \$2,000 | \$2,000 | \$1,000 | 0.75% | 0.75% |
| | | | \$25,000 | 1.24% | 1.25% |
| | | | \$50,000 | 1.98% | 2.00% |
| | | | \$250,000 | 2.72% | 2.75% |
| | | | \$500,000 | 2.96% | 3.00% |
| | | | \$1,000,000 | 3.20% | 3.25% |

Savings

| Account Type | Minimum Opening Deposit | Minimum Balance Requirement | Minimum to Earn APY | Dividend Rate | Annual Percentage Yield (APY) |
|-----------------------------|-------------------------|-----------------------------|---------------------|---------------|-------------------------------|
| Basic Savings | \$0 | \$0 | \$25 | 0.25% | 0.25% |
| High-Yield Savings | \$10,000 | \$0 | \$25 | 0.25% | 0.25% |
| | | | \$10,000 | 3.93% | 4.00% |
| | | | \$500,000 | 4.02% | 4.10% |
| | | | \$1,000,000 | 4.22% | 4.30% |
| | | | \$2,000,000 | 4.41% | 4.50% |
| 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 Percentage Yield (APY) |
| Personal Checking | | \$0 | N/A | N/A | N/A |
| Platinum Checking ² | | \$1,500 | \$1,500 | 0.15% | 0.15% |
| | | | \$50,000 | 0.20% | 0.20% |
| Money Market | | \$0 | \$1,000 | 0.75% | 0.75% |
| | | | \$25,000 | 1.24% | 1.25% |
| | | | \$50,000 | 1.98% | 2.00% |
| | | | \$250,000 | 2.72% | 2.75% |
| Special Savings | | \$0 | \$100 | 0.25% | 0.25% |
| Holiday Club | | \$0 | \$100 | 0.25% | 0.25% |

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 Deposit and Credit Card 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/IRA Certificate Rate & Early Withdrawal Penalty Schedule

Rates as of November 1, 2023

This Truth-In-Savings Share/IRA 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 top of 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: Limited Time Special Offer | | | |
|--|---------------------|---------------|-------------------------------|
| Share Type | Minimum to Earn APY | Dividend Rate | Annual Percentage Yield (APY) |
| 9-Month Certificate | \$1,000 | 4.70% | 4.80% |
| | \$500,000 | 4.79% | 4.90% |
| | \$1,000,000 | 4.89% | 5.00% |
| 11-Month Certificate | \$1,000 | 4.89% | 5.00% |
| | \$500,000 | 5.03% | 5.15% |
| | \$1,000,000 | 5.18% | 5.30% |

* IRA Certificates ineligible for special offer

Share Certificates Rate Schedule

| Share Certificates | | |
|----------------------|---------------|-------------------------------|
| Share Type | Dividend Rate | Annual Percentage Yield (APY) |
| 6-Month Certificate | 4.65% | 4.75% |
| 12-Month Certificate | 4.41% | 4.50% |
| 18-Month Certificate | 4.17% | 4.25% |
| 24-Month Certificate | 3.93% | 4.00% |
| 36-Month Certificate | 3.45% | 3.50% |
| 48-Month Certificate | 3.45% | 3.50% |
| 60-Month Certificate | 3.45% | 3.50% |

IRA Certificate Rate Schedule

| Traditional & Roth IRA Certificates | | |
|-------------------------------------|---------------|-------------------------------|
| Share Type | Dividend Rate | Annual Percentage Yield (APY) |
| 6-Month IRA Certificate | 4.65% | 4.75% |
| 12-Month IRA Certificate | 4.41% | 4.50% |
| 18-Month IRA Certificate | 4.17% | 4.25% |
| 24-Month IRA Certificate | 3.93% | 4.00% |
| 36-Month IRA Certificate | 3.45% | 3.50% |
| 48-Month IRA Certificate | 3.45% | 3.50% |
| 60-Month IRA Certificate | 3.45% | 3.50% |

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. 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. We may grant a penalty waiver in the cases of the owner's death or for withdrawals payable to an IRA owner as a normal post 59 ½ distribution. 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 to non-brokered deposits.

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.

| Account Activity | Amount |
|--|--------|
| Checking | |
| Platinum Checking (monthly) | \$15 |
| <i>Waived with \$1,500 minimum daily balance</i> | |
| Money Market | |
| Money Market Checking (monthly) | \$15 |
| <i>Waived with \$2,000 minimum daily balance</i> | |

| Account Services | Amount |
|--|-----------------|
| Cashier's Checks | \$3 |
| Check Ordering | Varies by Style |
| <i>Members age 65+ receive one complimentary "Images of Arizona" 80-pack per 6 months</i> | |
| 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 (Canadian) | \$15 |
| Collection Item (Non-Canadian) | \$25 |
| Counter Checks (per sheet of 4, max 3 sheets) | \$2 |
| Insufficient Funds (NSF) | \$35 |
| Overdraft ³ | \$35 |
| Returned Deposited Item | \$10 |
| Returned Deposit Item (maker to maker) | \$35 |
| <i>Checks drawn from your account at another institution</i> | |
| Stop Payment (check & ACH) | \$35 |

| General Services | Amount |
|---|-------------|
| Document Copy Request (per item) | \$2 |
| ePay | \$5 |
| <i>Loan payments from your account at another financial institution</i> | |
| Abandoned Account Processing | \$50 |
| Inactive Account (per month after 12 months inactive) ³ | \$5 |
| Legal Processing | \$100 |
| Locator Fee (bad address) | \$5 |
| Missing Documentation | \$50 |
| Notary Service | \$0 |
| Priority Mailing | |
| Overnight | \$17 |
| 2-Day | \$12 |
| Research Request (1 hour minimum) | \$20 / Hour |
| Rush Title Release | \$35 |
| Skip-A-Payment | \$25 |
| Verification of Deposit | \$10 |

| Wire Services | Amount |
|--|--------|
| Outgoing Domestic (per item) | \$18 |
| Outgoing International (per item) ⁴ | \$45 |

| Card Services | Amount |
|--|-------------------|
| All Card Types | |
| Card Order Rush Delivery | \$19 |
| Out-of-Network ATM Withdrawal | \$2 |
| <i>In excess of 4 per month at non-AZFCU ATMs</i> | |
| Visa International Service Assessment | 3% of transaction |
| <i>Waived for Visa Signature Rewards Credit Card</i> | |

| | |
|---|------------|
| 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 |
| Secured Visa Set-up | \$25 |

| Certificates | Amount |
|---|--------------------|
| Early Withdrawal 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> | |

| Safe Deposit Boxes | Amount |
|--------------------|--------|
| Rentals (annually) | |
| 3x5 | \$30 |
| 5x5 | \$40 |
| 3x10 | \$50 |
| 5x10 | \$70 |
| 10x10 | \$110 |
| 10x16 | \$150 |

| | |
|--|-------|
| <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>On Us check conversion to Cashier's Check</i> | |
| Check Cashing (per item) | \$7 |
| <i>On Us check cashed</i> | |
| Coinstar (per transaction) | 9.0% |
| Notary Services (per document) | \$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.