



Business Deposit Rate Schedule
Rates as of March 1, 2023

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 **Legacy Horizon Community** 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) |
| ABC Micro Business Checking | \$100 | \$0 | N/A | N/A | N/A |
| ABC Commercial Business Checking (Analysis Checking) | \$100 | \$0 | N/A | N/A | N/A |
| IOLTA Checking ¹ | \$100 | \$0 | \$25 | 0.25% | 0.25% |

| Money Market | | | | | |
|------------------------------------|-------------------------|-----------------------------|---------------------|---------------|----------------------------|
| Account Type | Minimum Opening Deposit | Minimum Balance Requirement | Minimum to Earn APY | Dividend Rate | Annual Percent Yield (APY) |
| Money Market Business ² | \$2,000 | \$2,000 | \$1,000 | 0.25% | 0.25% |
| | | | \$25,000 | 0.75% | 0.75% |
| | | | \$50,000 | 1.49% | 1.50% |
| | | | \$250,000 | 2.96% | 3.00% |

| Savings | | | | | |
|--------------------------|-------------------------|-----------------------------|---------------------|---------------|-------------------------------|
| Account Type | Minimum Opening Deposit | Minimum Balance Requirement | Minimum to Earn APY | Dividend Rate | Annual Percentage Yield (APY) |
| Business Savings | \$0 | \$0 | \$25 | 0.25% | 0.25% |
| Business Premium Savings | \$0 | \$0 | \$25 | 0.25% | 0.25% |

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 Now | \$100 | \$25 | 0.21% | 0.21% | |
| | | \$25,000 | 0.21% | 0.21% | |

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.

¹ Interest forwarded to the Arizona Bar Foundation.

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.

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.

Legacy Horizon Community

| New Share Certificate Limited Time Special Offer | | |
|---|---------------|----------------------------|
| Share Type | Dividend Rate | Annual Percent Yield (APY) |
| 9 Month Certificate | 3.93% | 4.00% |
| 11 Month Certificate | 4.17% | 4.25% |

| Business Share Certificates | | |
|------------------------------------|---------------|----------------------------|
| Share Type | Dividend Rate | Annual Percent Yield (APY) |
| 6 Month Certificate | 2.37% | 2.40% |
| 12 Month Certificate | 2.47% | 2.50% |
| 18 Month Certificate | 2.57% | 2.60% |
| 24 Month Certificate | 2.67% | 2.70% |
| 36 Month Certificate | 2.76% | 2.80% |
| 48 Month Certificate | 2.86% | 2.90% |
| 60 Month Certificate | 2.96% | 3.00% |

| 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 |

Discontinued Legacy Horizon Community

The following certificate terms are no longer offered. Contact us for more information.

| Discontinued Business Share Certificates |
|---|
| Share Type |
| 90 - 179 Days |
| 180 - 364 Days |
| 13 Month Certificate |

The following early withdrawal penalty schedule applies to the Legacy Horizon Community Business Share Certificates opened prior to 10/01/2022.

| Discontinued Business Share Certificate Early Withdrawal Penalty | |
|---|--------------------------------|
| Certificate Term | Penalty Amount |
| 90 - 179 Days | All Accrued Dividends |
| 180 - 364 Days | 6 Months of Accrued Dividends |
| 6 - 12 Months | 6 Months of Accrued Dividends |
| 13 - 60 Months | 12 Months of Accrued Dividends |

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.

For complete terms and conditions, refer to the Business Accounts and Services Membership Agreement.
Rates apply only to non-brokered deposits.

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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 HorizonCommunityBank.com.

| Business Account Activity | Amount |
|---|-----------------|
| Checking | |
| ABC Micro Business Checking (monthly) | \$5 |
| <i>Waived with minimum average daily balance of \$1,000, and if your activity levels do not exceed the limitations below:</i> | |
| Up to \$10,000 in cash deposits/withdrawals | No Charge |
| In excess of \$10,000 | \$2 per \$1,000 |
| Up to 100 items | No Charge |
| In excess of 100 items | \$0.25 per item |
| ABC Commercial Business Checking (monthly) | \$15 |
| ACH Setup | \$100 |
| ACH Origination | \$30 |
| Cash/Coin Order - first \$10,000 no charge | \$2 / \$1,000 |
| Cash Deposited - first \$10,000 no charge | \$2 / \$1,000 |
| Cash Withdrawals | \$2 / \$1,000 |
| Checks Received | \$0.10 |
| Debit Per Item | \$0.15 |
| Positive Pay Setup | \$50 |
| Positive Pay (ACH) | \$15 |
| Positive Pay (Checks) | \$25 |
| Remote Deposit Capture (RDC) | \$15 |
| RDC Per Item Scanned | \$0.08 |
| Wire Module Online Monthly | \$10 |
| Wire Module Online Setup | \$50 |
| Zero Balance Account | \$25 |
| Zero Balance Account Setup | \$10 |
| Business NOW (monthly, discontinued 10/1/2022) | \$5.00 |
| <i>Waived with minimum average daily balance of \$1,000, and if your activity levels do not exceed the limitations below:</i> | |
| Up to \$10,000 in cash deposits/withdrawals | No Charge |
| In excess of \$10,000 | \$2 per \$1,000 |
| Up to 100 items | No Charge |
| In excess of 100 items | \$0.25 per item |
| Money Market | |
| Business Money Market Checking (monthly) | \$15 |
| <i>Waived with minimum \$2,000 average monthly balance</i> | |
| Card Services | |
| All Business Card Types | |
| Card Order Rush Delivery | \$19 |
| Business Debit Cards | |
| ATM Deposit Adjustment (non-negotiable items) | \$10 |
| ATM Deposit Adjustment (altered items) | \$35 |
| Wire Services | |
| Incoming Wires (per item) | \$9 |
| Outgoing Domestic (per item) | \$18 |
| Outgoing International (per item) | \$45 |

| Account Services | Amount |
|---|--------------------|
| Cashier's Check | \$3 |
| Check Ordering | Varies by style |
| Coin Machine | 4.9% |
| Collection Item (Canadian) | \$15 |
| Collection Item (Non-Canadian) | \$25 |
| Counter Checks (per sheet of 4, maximum 3 sheets) | \$2 |
| Insufficient Funds (NSF) - Paid or Returned | \$35 |
| Night Drop Lost Key Replacement | \$10 |
| Research Request (1 hour minimum) | \$20 / Hour |
| Returned Deposited Item | \$10 |
| Returned Deposited Item (maker to maker) | \$35 |
| <i>Check drawn from your account at another institution</i> | |
| Stop Payment (check & ACH) | \$35 |
| Stop Payment (placed in Online Banking) | \$35 |
| General Services | |
| Document Copy Request (per item) | \$2 |
| Escheatment Processing | \$50 |
| Inactive Account (per month after 12 months inactive) | \$5 |
| Legal Processing | \$100 |
| Missing Documentation | \$50 |
| Notary Service | \$0 |
| Verification of Deposit | \$10 |
| Safe Deposit Boxes | |
| Rentals (annually) | |
| 3x5 | \$30 |
| 5x5 | \$40 |
| 3x10 | \$50 |
| 5x10 | \$70 |
| 10x10 | \$110 |
| <i>Not all box sizes are available at all locations. Contact branch for availability.</i> | |
| Drilling | \$200 |
| Lost Key | \$25 |
| Certificates | |
| 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> | |
| Non-Member Services | |
| 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> | |
| Notary Services (per document) | \$10 |