



## Consumer Deposit Rate Schedule

Rates as of March 1, 2023

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 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)
Personal Now Checking	\$20	\$0	\$25	0.21%	0.21%
			\$1,000	0.25%	0.25%
			\$10,000	0.27%	0.27%
			\$25,000	0.30%	0.30%
Good Neighbor Checking	\$20	\$0	N/A	N/A	N/A
Senior Class Checking	\$20	\$0	\$25	0.21%	0.21%
			\$1,000	0.25%	0.25%
			\$10,000	0.27%	0.27%
			\$25,000	0.30%	0.30%

#### Money Market

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percent Yield (APY)
Money Market Checking <sup>1</sup>	\$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 Percent Yield (APY)
Personal Savings	\$0	\$0	\$25	0.25%	0.25%
Student 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)
Star Checking	\$0	\$25	0.25%	0.25%
		\$25,000	0.30%	0.30%
Employee Star Checking	\$0	\$25	0.25%	0.25%
		\$25,000	0.30%	0.30%

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.

<sup>1</sup> 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.



## Consumer Share/IRA Certificate Rate & Early Withdraw Penalty Schedule

Rates as of February 21, 2023

This Truth-In-Savings Share/IRA 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 top of this Schedule. This Schedule is incorporated as a part of, and in addition to, the Consumer 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%

\* IRA Certificates ineligible for special offer

Consumer 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%

Traditional & Roth IRA Certificates (Consumer Only)		
Share Type	Dividend Rate	Annual Percent Yield (APY)
6 Month IRA Certificate	2.37%	2.40%
12 Month IRA Certificate	2.47%	2.50%
18 Month IRA Certificate	2.57%	2.60%
24 Month IRA Certificate	2.67%	2.70%
36 Month IRA Certificate	2.76%	2.80%
48 Month IRA Certificate	2.86%	2.90%
60 Month IRA Certificate	2.96%	3.00%

Consumer 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

### Discontinued Legacy Horizon Community

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

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

Discontinued Traditional & Roth IRA Certificates	
Share Type	
13 Month IRA Certificate	

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

Discontinued Consumer Share/IRA 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. 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.

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

**Legacy Horizon Community**

This Consumer 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 Consumer Accounts and Services Membership Agreement with the Credit Union. Fees subject to change, for current fee schedule please visit [HorizonCommunityBank.com](http://HorizonCommunityBank.com).

Account Activity	Amount
<b>Checking</b>	
Personal NOW Checking (monthly)	\$7.50
<i>Waived with average daily balance of \$1,000</i>	
Good Neighbor Checking (monthly)	\$5
<i>Waived with average daily balance of \$400</i>	
Senior Class (monthly)	\$5
<i>Waived with average monthly balance of \$500</i>	
Star Checking (monthly, discontinued 10/1/2022)	\$10
<i>Waived with average daily balance of \$2,000</i>	
<b>Money Market</b>	
Money Market Checking (monthly)	\$15
<i>Waived with average monthly balance of \$2,000</i>	

Account Services	Amount
Cashier's Checks	\$3
Check Ordering	Varies by Style
Coin Machine (per transaction)	4.9%
Collection Item (Canadian)	\$15
Collection Item (Non-Canadian)	\$25
Counter Checks (per sheet of 4, 3 sheet max)	\$2
Insufficient Funds (NSF) - Paid or Returned	\$35
Overdraft	\$35
Returned Deposited Item	\$10
Stop Payment (check & ACH)	\$35
Stop Payment (placed in Online Banking)	\$35

General Services	Amount
Document Copy Request (per item)	\$2
Escheatment Processing	\$50
Inactive (monthly after 12 months of inactivity)	\$5
Legal Processing	\$100
Missing Documentation	\$50
Notary Service	\$0
Priority Mailing	
Overnight	\$17
2-Day	\$12
Research Request (1 hour minimum)	\$20 / Hour
Night Drop Lost Key Replacement	\$10
People Pay Transfer	\$0.50 / Item
Verification of Deposit	\$10

Card Services	Amount
<b>All Card Types</b>	
Card Order Rush Delivery	\$19
<b>Debit Cards</b>	
ATM Deposit Adjustment (non-negotiable items)	\$10
ATM Deposit Adjustment (altered items)	\$35
ATM Photo Fee	\$35
<b>Wire Services</b>	
Incoming Wires (per item)	\$9
Outgoing Domestic (per item)	\$18
Outgoing International (per item) <sup>4</sup>	\$45

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>	

Safe Deposit Boxes	Amount
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

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>	
Notary Services (per document)	\$10

<sup>4</sup>Service is only available to previously authorized accounts.