

Consumer and Non-Business Fiduciary Account Rate and Fee Schedule

NATIONAL CREDIT UNION SHARE INSURANCE FUND

Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund. Visit NCUA.gov for information regarding limits and conditions for coverage.

MEMBERSHIP REQUIREMENTS:

Persons and entities who meet our membership eligibility requirements may join the Arizona Federal cooperative by opening an Everything Account with a minimum of \$20. Our par value membership share is \$25 and is a requirement for participation in credit union services such as checking, loans and investments.

Dues for membership will be assessed to your account monthly. Members who allow their account to draw negative must correct the deficiency within 30 days or membership is terminated. If the balance drops between zero and the required membership share of \$25, members must restore the balance in the account to \$25 or more within 90 days or membership is terminated.

Former members who desire to restore membership and rejoin the credit union cooperative must meet the membership eligibility requirements in force at the time of rejoining, and fund the account with the required minimum balance.

DIVIDENDS

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period, and are not guaranteed. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account. Dividends are posted at the close of business on the last day of each dividend period and are available for withdrawal the following business day. Dividends are paid as set forth above. We may change the rates, balance, tiers, and fees at any time and will notify you as required by law. The dividend declaration date is the last day of a dividend period.

DIVIDEND RATES

Everything Account: You must maintain a minimum average daily balance of \$25 in your Everything Account to receive dividends.

Everything accounts are tiered based on your average daily balance. Please refer to the table to the left for specific rate information for each tier. If your average daily balance is between \$25 and \$999.99, the prospective dividend rate paid on the entire balance in your account will earn the lowest anticipated dividend rate for Everything Accounts. If your average daily balance is \$50,000 or greater, your account will earn the highest anticipated dividend rate for Everything Accounts. Dividends will be compounded and credited monthly. The dividend rate and yield may change every month as determined by the Credit Union Board of Directors

Savings & Sub Share Accounts: You must maintain a minimum average daily balance of \$25 to receive dividends on savings and \$100 for subshares. Dividends will be compounded and credited monthly. The dividend rate and yield may change every quarter as determined by the Credit Union Board of Directors.

Money Market Accounts: You must maintain a minimum average daily balance of \$1,000 in your money market account to receive dividends. Dividends will be compounded and credited monthly. Money Market rates are tiered based on your average daily balance. Please refer to the table for specific rate information on each tier. The dividend rate and yield may change every month as determined by the Credit Union Board of Directors.

Term Share Certificates: Dividends accrue from date of deposit and are compounded and credited monthly based on the daily balance. Withdrawal of dividends prior to maturity will reduce your earnings. Early Withdrawal Penalties for Certificates, including IRA's are imposed: The penalty for withdrawals is based on the amount withdrawn with a minimum penalty of \$25. Certificates with terms of less than 12 months, the penalty is 1% of the amount withdrawn or \$25 whichever is greater. Certificates with terms of 12 months to less than 48 months, 2% of the amount withdrawn or \$25 whichever is greater. Certificates with terms of 48 months or greater, 3% of the amount withdrawn or \$25 whichever is greater. Withdrawals which will result in a balance less than the required minimum must close the certificate. Penalty amounts may exceed earnings. Dividends are fixed for the term of the certificate. Certificates which 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.

Impact of Inactivity: As a financial cooperative, we encourage you to keep your Everything Account active as well as any additional services you may elect to establish with us. Subshares with zero balances or balances below the required minimum will be considered inactive if no member initiated transactions have occurred for 90 days. Inactive subshares are subject to closure and the balance, if any, will be consolidated with other accounts.

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MEMBERSHIP

Membership Dues: \$3 per calendar month (waived for members under age 18).

ONLINE SERVICES

CU Online Internet: No Charge.

Bill Payer Internet: No Charge.

FINANCIAL SERVICES

ACH Collection: \$5.00 per ACH origination. A fee charged when an ACH transaction is originated for a loan or share account payment.

Cashier's Check: \$3 per check for members and \$30 for non-members. Waived when payable to member or for loan proceeds.

Check Printing: Cost will vary based on check selection.

Coinstar Fee: Coins processed will be assessed a fee of 4.9% of the total amount for loose coin.

Coin (Rolled): Up to 25 rolls accepted per day, per member

Convenience Payment: \$18 for loan payments made from a third party credit card.

Counter Checks: \$2 for 4 encoded temporary checks.

Incoming Wire: \$9 assessed for every wire over \$100 received and posted to an account.

Outgoing Wire: Domestic wires (U.S.) \$18.00

Overdraft: \$35 per transaction that draws an account negative or \$35 for each item that is paid under the Overdraft Privilege program when funds are not available to cover drafts, ACH debits, preauthorized drafts, or everyday debit card transactions. This overdraft privilege service is discretionary as defined in the Accounts and Services Membership Agreement.

Stop Payment: \$35 non-refundable fee per item.

CARD FEES

ATM Deposit Adjustment Fee: \$10 for each non-negotiable item deposited at an ATM. \$35 for altered items or empty envelopes.

ATM Fee (foreign usage): No fee is charged for use of an ATM owned by us. At non-AFCU owned ATMs, the fee is \$2 per transaction over four (4) per month. This fee is assessed at the end of the month. Other Institutions may assess a fee when you use their ATM.

Card Rush Delivery Fee: \$19 for Debit or Credit.

Multi-Currency International Service Assessment Fee (Currency

Conversion Fee): Up to 3% of the transaction amount for conversion of debit and credit card transactions into a United States dollar amount. **Single-Currency International Service Assessment Fee (Cross-Border Transaction Fee):** Up to 3% of the transaction amount to process debit and credit card transactions initiated and/or settled across different country borders.

Visa Sales Draft Copy Fee: \$12 per item.

OTHER SERVICES

Document Copy: \$2 per item copied, including checks and statements and the printing of forms available through self-service options. Research Fee applies for items greater than two years old.

An Off-Site Delivery Fee: of \$3 per box applies to any item that must be retrieved from storage.

Duplicate Title: \$25 to request a duplicate title.

Legal Process: \$100 to process a garnishment or levy.

Locator Fee: \$5 to update mailing address from the Postal Service.

Paper Statements: Cost of paper statements is \$2 per deposit account statement.

Priority Mail: \$12 for two-day delivery, \$17 for standard overnight delivery
Process Request: \$2 per item may be assessed when services are performed by a credit union representative that could have been completed through our self-service options (CU Online, TouchTone24, mobile banking, etc.)

Research: \$20 per hour; with a one-hour minimum charge.

Rush Scanned Title: \$35 for overnight delivery of scanned title.

Title Modification: \$12 to modify ownership, name, address, or state.

Verification of Deposit: \$10 each

SAFE DEPOSIT BOX RENTAL FEES

All fees are charged on an annual basis through automatic transfer. \$25 key fee if only one key is missing when box is surrendered. \$200 drilling fee if both keys are missing when box is surrendered. A \$10 late fee will be assessed at the time of payment if the rental is 30 days or more past due.

Size	Fee	Size	Fee	Size	Fee
3X5	\$30	3X10	\$50	10X10	\$110
5X5	\$40	5X10	\$70	10X15	\$150

MISCELLANEOUS FEES

Collection Item: \$40 per item. Requires special handling. Additional charges may be deducted from the collection item by the payer institution.

Escheat Administrative Fee: \$50 for remitting unclaimed property to the State of Arizona.

Excessive Withdrawal Fee: Savings, sub-shares or money market: \$6 per transfer after six pre-authorized electronic funds transfers made in a month. These transfers include overdraft protection transfers from savings, ACH debits, telephonic transfers, CU Online, Touch Tone 24, and automatic transfer from savings to deposit accounts. This fee is assessed at the end of the month.

Inactive Account Fee: \$5 per month if the account balance is less than \$1,000 and no owner initiated financial transactions for 6 months. Posted on the 15th of each month.

Missing Documentation Fee: \$50 for any instance of failing to provide requested documentation related to missing/invalid Tax Identification Numbers, proof of foreign status, or Certificate of Death.

Returned Deposited Item Fee: \$10 for each occurrence of a deposit item returned. \$35 for each occurrence of a deposit item returned on the member's account at another institution.

Returned Draft Fee (Non-Sufficient Funds or Uncollected Funds): \$35 per transaction for all checks, ACH debits, pre-authorized items, Visa Check Card or ATM transactions presented against accounts with an insufficient available balance.

Skip-A-Payment: \$25 for each skipped payment processed excluding requests received from CU Online.

NON-MEMBER FEES

(THESE FEES ARE WAIVED FOR MEMBERS OF ARIZONA FEDERAL CREDIT UNION)

Cashier's Check Fee: \$30 per item for merchants who are replacing a member's check with a cashier's check.

Check Cashing Fee: \$5 per item if non-member is cashing an AFCU cashier's check or an AFCU member check.

Notary Fee: \$2 per document notarized.

Annual IRA Maintenance Fee: \$50 charged to the IRA on June 30th of each year.