AMERICA FIRST CREDIT UNION

BUSINESS RATE & FEE SCHEDULE

EFFECTIVE: NOVEMBER 18, 2026

Savings, Checking and Certificate Accounts This schedule sets forth conditions, rates, fees and charges applicable to member business savings, checking, and certificate accounts at America First Federal Credit Union. The credit union may offer other rates and fees or amend those contained in this schedule. Each account holder agrees to the terms set forth herein and acknowledges that it is part of the Business Membership and Account Agreement. Terms on public fund and financial institution accounts may vary. For terms on member accounts, see the Rate & Fee Schedule.

BUSINESS SAVINGS

		ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MINIMUM BALANCE TO EARN DIVIDENDS
BUSINESS SHARE SAVINGS		0.05%	0.05%	$1	$1
BUSINESS MONEY MARKET SAVINGS					
$0.01	- $4,999.99	1.00%	1.00%		
$5,000	- $9,999.99	1.10%	1.09%		
$10,000	- $24,999.99	1.25%	1.24%		
$25,000	- $49,999.99	1.80%	1.79%		
$50,000	- $99,999.99	2.05%	2.03%		
$100,000	- $249,999.99	2.70%	2.67%		
$250,000	- $999,999.99	3.45%	3.40%		
$1,000,000 +		3.90%	3.83%		

BUSINESS CHECKING

BASIC BUSINESS		n/a	n/a		
PREMIER BUSINESS		n/a	n/a		
HIGH-YIELD BUSINESS				$1	$2,000
$0.01	- $9,999.99	0.10%	0.10%		
$10,000	- $24,999.99	0.15%	0.15%		
$25,000	- $49,999.99	0.20%	0.20%		
$50,000	- $99,999.99	0.20%	0.20%		
$100,000	- $249,999.99	0.25%	0.25%		
$250,000	- $999,999.99	0.30%	0.30%		
$1,000,000 +		0.30%	0.30%		
NON-PROFIT BUSINESS (For organizations, associations, and non-profits)		0.10%	0.10%		$500

CERTIFICATES

		ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MINIMUM BALANCE TO EARN DIVIDENDS
DEDICATED SAVINGS					
You must choose a monthly amount ($10.00 minimum) to be automatically transferred from your checking, share savings, money market, or student savings accounts. Not available for bump-rate or flexible certificates. Each member is limited to $500,000 in any one or combination of Dedicated Savings Accounts. After any withdrawal a $10 minimum balance is required unless closed.					
3 - 5	Months	3.95%	3.88%	$0	$0
6 - 11	Months	4.00%	3.93%	$0	$0
12 - 17	Months	4.05%	3.98%	$0	$0
18 - 23	Months	4.10%	4.03%	$0	$0
24 - 29	Months	4.50%	4.41%	$0	$0
30 - 35	Months	4.35%	4.27%	$0	$0
36 - 47	Months	4.75%	4.65%	$0	$0
48 - 59	Months	4.45%	4.36%	$0	$0
60	Months	4.60%	4.51%	$0	$0
BUMP-RATE CERTIFICATES					
You may elect to adjust the Dividend Rate to the rate currently offered for bump-rate certificate accounts once during the original term of the account. Automatically renewable as regular certificates.					
3 - 5	Months	3.80%	3.74%	$500	$500
6 - 11	Months	3.85%	3.78%	$500	$500
12 - 17	Months	3.90%	3.83%	$500	$500
18 - 23	Months	3.95%	3.88%	$500	$500
24 - 29	Months	4.35%	4.27%	$500	$500
30 - 35	Months	4.20%	4.12%	$500	$500
36 - 47	Months	4.60%	4.51%	$500	$500
48 - 59	Months	4.30%	4.22%	$500	$500
60	Months	4.45%	4.36%	$500	$500
CERTIFICATE ACCOUNTS					
3 - 5	Months	3.95%	3.88%	$500	$500
6 - 11	Months	4.00%	3.93%	$500	$500
12 - 17	Months	4.05%	3.98%	$500	$500
18 - 23	Months	4.10%	4.03%	$500	$500
24 - 29	Months	4.50%	4.41%	$500	$500
30 - 35	Months	4.35%	4.27%	$500	$500
36 - 47	Months	4.75%	4.65%	$500	$500
48 - 59	Months	4.45%	4.36%	$500	$500
60	Months	4.60%	4.51%	$500	$500
FLEXIBLE CERTIFICATES					
Account is automatically renewable as a regular certificate. Not available for IRAs or CESAs. Each member is limited to $500,000 in any one or combination of Flexible Certificate Accounts.					
12	Months	3.80%	3.74%	$500	$500
LADDER	Automatically ladder the maturities of your certificate accounts. Up to 10 per ladder. Not available for flexible certificates.				

Note: The attached certificate account rates are valid for certificate accounts up to $100,000. For current rates on certificate accounts over $100,000, please contact your nearest branch or call 1-800-999-3961.

MEMBER BUSINESS ACCOUNTS

TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth herein. For Business Share Savings, Business Money Market Savings, High-Yield Business Checking and Non-Profit Business Checking Accounts, the Dividend Rate and Annual Percentage Yield may change monthly. For Basic Business Checking Accounts, no Dividend Rate will be paid. The Business Money Market Savings and High-Yield Business Checking Accounts are tiered-rate accounts. The Dividend Rate and Annual Percentage Yield applicable to the Business Money Market Savings, High-Yield Business Checking, Non-Profit Business Checking Accounts depend on the balance ranges set forth herein. Once a balance range is met, the Dividend Rate and Annual Percentage Yield for that range will apply to the full balance of your account. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Guaranteed-Rate Certificate Accounts, the Dividend Rate and Annual Percentage Yield for one additional term will be set at account opening and will be fixed for that one additional term. For Bump-Rate Certificate Accounts, you may elect to adjust the Dividend Rate to the rate currently offered for Bump-Rate Certificate Accounts once during the original term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends. For Business Share Savings, Business Money Market Savings, High-Yield Business Checking, and Non-Profit Business Checking, dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth herein are accurate as of the Effective Date and is the rate which the credit union anticipates paying for the applicable dividend period.

3. Compounding and Crediting. Dividends for all accounts will be compounded and credited monthly. The Dividend Period for Business Share Savings, Business Money Market Savings, High-Yield Business Checking, and Non-Profit Checking Accounts begins on the first calendar day (Effective Date) of the month and ends on the last calendar day (Effective Date) of the month. The dividend period on Certificate Accounts begins on the date the Certificate account is opened or rolls over, and ends on the day prior to the maturity date.

4. Accrual of Dividends. For Business Share Savings, Business Money Market Savings, High-Yield Business Checking and Non-Profit Checking Accounts, dividends will begin to accrue on cash and non-cash deposits on the day the credit union receives provisional credit. Dividends will begin to accrue on electronic direct deposits on the calendar day (Effective Date) we receive the deposit. If you close a Business Share Savings, Business Money Market Savings, High-Yield Business Checking or Non-Profit Business Checking Account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance required to open each account is set forth herein. For Business Share Savings, Business Money Market Savings, High-Yield Business Checking or Non-Profit Business Checking and Certificate Accounts, the minimum daily balance required to obtain the stated Annual Percentage Yield is set forth herein. If the minimum balance is not met, you will not earn stated Annual Percentage Yield. For all accounts, dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

6. Business Savings and Business Checking Account Transaction Limitations. For Business Share Savings, Business Money Market Savings and Business Checking Accounts, no account transaction limitations apply.

7. Certificate Account Features.

a. Account Limitations. After your account is opened, you may not make additional deposits except with Dedicated Savings and Flexible Certificate Accounts. For Dedicated Savings Accounts, you must choose a monthly amount ($10 minimum) to be automatically transferred from your Business Checking, Business Share Savings or Business Money Market Accounts. For Flexible Certificate Accounts, you may choose a monthly amount ($10 minimum) to be automatically transferred from your Business Checking, Business Share Savings or Business Money Market Accounts. You may also make additional deposits of up to $10,000 each calendar month with a Dedicated Savings or Flexible Certificate Account. On the crediting date, you may elect to have dividends transferred automatically to your Business Share Savings, Business Money Market Savings, or Business Checking Account. Each member business is limited to $500,000 in any one (1) or combination of Dedicated Savings Accounts, and $500,000 in any one (1) or combination of Flexible Certificate Accounts.

b. Maturity. Your Certificate Account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date.

(1) Amount of Penalty. For all Certificate Accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: Terms of twelve (12) months or less–sixty (60) days of dividend; terms over twelve (12) months–one hundred eighty (180) days of dividend. Minimum penalty is $5.

(2) How the Penalty Works. The penalty is calculated, using the current certificate rate, as a forfeiture of part of the dividend that has been or would be earned on the amount withdrawn. It applies whether or not the dividend has been earned. If the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

(3) Exceptions to Early Withdrawal Penalties. We may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

i. For Flexible Certificate Accounts that have been open at least one (1) full calendar month prior to the end of the quarter month (January, April, July and October), you may make one (1) withdrawal of any amount up to the balance during the first five (5) calendar days of a calendar quarter month (January, April, July and October).

d. Renewal Policy. Regular Certificate, Dedicated Savings, and Flexible Certificate Accounts are automatically renewable accounts. Guaranteed-Rate Certificate Accounts are automatically renewable for only one (1) additional term. Following one (1) additional term, Guaranteed Rate Certificate Accounts are automatically renewable as Regular Certificates. Your account will automatically renew for another term upon maturity and you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early-withdrawal penalty. Ladder Certificates automatically renew to the longest term of the ladder maturity structure. Bump-Rate and Flexible Certificates are automatically renewable as Regular Certificates. From time to time, the credit union may offer Certificates at special rates. These "special offerings" are renewable as Regular Certificates. You may elect not to have your Certificate Account renew at any time.

e. Nontransferable/Non-Negotiable. Your account is nontransferable and non-negotiable. The funds in your account may not be pledged to secure any obligation without our prior written consent.

If you have any questions or require current rate information on your accounts, please contact us.

BUSINESS ACCOUNT FEATURES

Basic Business

For the business that generates fewer than 50 items per month. The account allows up to fifty (50) items**** per month at no charge. Any subsequent items are $0.15 per item. There is no fee for debit card and electronic transactions.

Premier Business

For high volume businesses offering unlimited free items.**** There is a $10 monthly maintenance fee. This fee can be rebated*** with 35 AFCU debit and/or credit transactions made in a month. There is no fee for debit card and electronic transactions.

High-Yield Business

For the business that needs significant available cash and receive a money market rate of return on the balance in the account. There is a $15 monthly maintenance fee. This can be rebated*** with $50,000 in deposits per month. Items are $0.15 per item.**** There is no fee for debit card and electronic transactions.

Non-Profit Business

For organizations, associations, and non-profit corporations that want to earn dividends on the account and have access to a free checking account. The account allows up to fifty (50) items**** per month at no charge. Any subsequent items are $0.15 per item. There is no fee for debit card and electronic transactions.

FEE SCHEDULE

SHARE SAVINGS ACCOUNT FEES

Dormant Account	$30 (one-time) fee may be charged if you have not indicated an interest in your account under the applicable state law and the account is escheated to the state.
Inactive Account	$2.50 monthly if there have been no transactions for twelve (12) months or more.

Basic/Non-Profit Business Fees

Bill Pay	Free; restricted accounts are not eligible to use Business Bill Pay
Checks Cleared	No fee to fifty (50) total items, $0.15 each after fifty (50)
Deposits	No fee to fifty (50) total items, $0.15 each after fifty (50)
Items Deposited	No fee to fifty (50) total items, $0.15 each after fifty (50)
Monthly Maintenance	No fee

Premier Business Fees

Bill Pay	Free; restricted accounts are not eligible to use Business Bill Pay
Checks Cleared	No Fee
Deposits	No Fee
Items Deposited	No Fee
Monthly Maintenance Fee	$10 (***Rebated with 35 AFCU Credit and/or debit card transactions per month.)

High-Yield Business Fees

Bill Pay	Free; restricted accounts are not eligible to use Business Bill Pay
Checks Cleared	$0.15 each
Deposits	$0.15 each
Items Deposited	$0.05 each
Monthly Maintenance Fee	$15 (***Rebated with $50,000 in High-Yield Business Account deposits per month.)

OTHER SERVICE FEES - APPLICABLE TO ALL ACCOUNTS

Account Reconciliation	$15 per hour ($15 minimum)
Account Research/Adjustment	$15 per hour
*Bank-to-Bank Transfer	
Incoming Wire	$10 per wire
Domestic Outgoing Wire	$15 per wire
International Outgoing Wire	$30 per wire
Cashier's Check	$2 per check
Check Copy	$2 per check; $4 same day
Check Printing Fee	Prices vary depending on style
Endorsement Stamp	$20
Letter of Account Verification	$5 per letter
Money Order	$3 per order
Monthly Coin Deposits	$0.35 per $1,000 over $500
Monthly Currency Deposits	$0.35 per $1,000 over $20,000
Monthly Coin & Currency Withdrawals/Exchanges	$0.35 per $1,000 over $10,000
Monthly Integrated Statements	$5 per month
**Non-America First ATM Transaction Fee	$1.50
Overdraft Service Fee	$25 per presentment
Overdraft EFT Fee	$25 per presentment
Paper Statement Fee	$5
Payment with Card	$8 per payment
Rush Card Fee	$10 per card
Statement Copy	$5 per copy
Stop Payment	$15 per request
Foreign Transaction Fee (made in/merchants located in foreign country)	1% of transaction
Foreign Currency (Buy/Sell)	
Orders of $1000 (USD) or more	$10.00 per transaction
Orders under $1000 (USD)	$17.00 per transaction

*Additional fees could apply for incoming and outgoing wires when intermediary banks or foreign currency exchanges are used. Receiving financial institutions may also assess fees.

**If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction.

***Premier and High-Yield monthly maintenance fee rebates are posted to member accounts the first week of the month following member eligibility. Only posted card purchase transactions are eligible for Premier account rebates. Deposits for High-Yield account rebates are funds added via cash, check, ACH, wire, or ATM. Transfers from another account, such as savings or Money Market, are not applicable.

****Items are defined as written checks cleared, deposited checks and deposit tickets.

CREDIT UNION MEMBERSHIP

Membership Share	$1 par value; $1 minimum deposit

CONTACT US

Cache County: (435) 792-7517
Box Elder County: (435) 734-3600
Weber County: (801) 627-0900
Davis County: (801) 546-0411
Salt Lake County: (801) 966-5553
Utah County: (801) 223-3900
Washington County: (435) 688-3800
Las Vegas, NV: (702) 968-1100
Mesquite, NV: (702) 346-0350
Outside These Areas: 1-800-999-3961

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

America First Federal Credit Union does business as (DBA) America First Credit Union. Federally Insured by NCUA.