BUSINESS RATE & FEE SCHEDULE

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.

EFFECTIVE: NOVEMBER 21, 2018

<table>
<thead>
<tr>
<th>BUSINESS SAVINGS</th>
<th>ANNUAL PERCENTAGE YIELD</th>
<th>DIVIDEND RATE</th>
<th>MINIMUM OPENING BALANCE</th>
<th>MINIMUM BALANCE TO EARN DIVIDENDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUSINESS SHARE SAVINGS</td>
<td>0.10%</td>
<td>0.10%</td>
<td>$1</td>
<td>$1</td>
</tr>
<tr>
<td>BUSINESS MONEY MARKET SAVINGS</td>
<td>0.01 - 14,999.99</td>
<td>0.25%</td>
<td>0.25%</td>
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</tr>
<tr>
<td></td>
<td>15,000 - 19,999.99</td>
<td>0.30%</td>
<td>0.30%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20,000 - 24,999.99</td>
<td>0.40%</td>
<td>0.40%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>25,000 - 249,999.99</td>
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<td>0.50%</td>
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<tr>
<td></td>
<td>300,000 - 999,999.99</td>
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<td>0.65%</td>
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</tr>
<tr>
<td></td>
<td>1,000,000 +</td>
<td>0.75%</td>
<td>0.75%</td>
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</tr>
</tbody>
</table>

| BASIC BUSINESS CHECKING | n/a | n/a |
| PREMIER BUSINESS CHECKING | Earnings credit allowance | 1.75% |

<table>
<thead>
<tr>
<th>HIGH-YIELD BUSINESS CHECKING</th>
<th>$10,000</th>
<th>$2,000</th>
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<tbody>
<tr>
<td>10,01 - 14,999.99</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>15,000 - 24,999.99</td>
<td>0.35%</td>
<td>0.35%</td>
</tr>
<tr>
<td>25,000 - 249,999.99</td>
<td>0.40%</td>
<td>0.40%</td>
</tr>
<tr>
<td>50,000 - 999,999.99</td>
<td>0.50%</td>
<td>0.50%</td>
</tr>
<tr>
<td>100,000 - 249,999.99</td>
<td>0.60%</td>
<td>0.60%</td>
</tr>
<tr>
<td>250,000 - 999,999.99</td>
<td>0.75%</td>
<td>0.75%</td>
</tr>
<tr>
<td>1,000,000 +</td>
<td>0.75%</td>
<td>0.75%</td>
</tr>
</tbody>
</table>

| NON-PROFIT BUSINESS CHECKING | 0.05% | 0.05% |

(For organizations, associations, and non-profits)

### BUMP-RATE CERTIFICATES

You may elect to adjust the Dividend Rate to the rate currently offered for bump-rate certificate accounts during the original term of the account. Automatically renewable as regular certificates.

- 3 - 5 Months: 1.10% | 1.09% | $500 | $500
- 6 - 11 Months: 1.35% | 1.34% | $500 | $500
- 12 - 23 Months: 2.35% | 2.33% | $500 | $500
- 24 - 29 Months: 2.60% | 2.57% | $500 | $500
- 30 - 35 Months: 2.75% | 2.72% | $500 | $500
- 36 - 47 Months: 2.85% | 2.81% | $500 | $500
- 48 - 59 Months: 3.10% | 3.06% | $500 | $500
- 60+ Months: 3.35% | 3.30% | $500 | $500

### CERTIFICATE ACCOUNTS

- 3 - 5 Months: 1.25% | 1.24% | $500 | $500
- 6 - 11 Months: 1.50% | 1.49% | $500 | $500
- 12 - 23 Months: 2.50% | 2.47% | $500 | $500
- 24 - 29 Months: 2.75% | 2.72% | $500 | $500
- 30 - 35 Months: 2.90% | 2.86% | $500 | $500
- 36 - 47 Months: 3.00% | 2.96% | $500 | $500
- 48 - 59 Months: 3.25% | 3.20% | $500 | $500
- 60+ Months: 3.50% | 3.45% | $500 | $500

### FLEXIBLE CERTIFICATES

Account is automatically renewable as a regular certificate. Not available for IRAs or CESAs. Each member is limited to $100,000 in any one or combination of Flexible Certificate Accounts.

- 12 Months: 2.30% | 2.28% | $500 | $500

### OTHER CERTIFICATE OPTIONS

- **Dedicated Savings**
  
  Make automatic deposits to your certificate accounts. No minimum opening balance or balance required to earn dividends. Not available for bump-rate or flexible certificates. Each member is limited to $100,000 in any one or combination of Dedicated Savings Accounts.

- **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, Non-Profit Business Checking, and Premier
   Business Checking Accounts, the Dividend Rate and Annual Percentage
   Yield may change monthly. For Premier Business Checking
   Accounts, the Dividend Rate and Annual Percentage
   Yield may change monthly. Earnings credit allowance is an earnings credit available
   used to offset fees accrued on the business account. For Basic Business Checking,
   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 calendar range. For
   Business Share Savings and Business Money Market Savings, transaction limitations
   will apply. No more than six (6) preauthorized, automatic or telephone transfers
   may be made from these accounts to another account of yours or to a third party in any month.
   If you exceed these limitations, your accounts may be subject to a fee or be closed. For Non-Profit Business
   Checking Accounts, no account transaction limitations apply.

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 requiring 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 earnings credit allowance on your accounts begins with
   the first calendar day (Effective Date) of the month and ends on the last calendar day (Effective Date) of the month.
   The earnings credit allowance on your accounts begins on the first calendar day (Effective Date)
   and extends through the second-to-the-last calendar day of the month. The Dividend Rate for the
   month in which you close your account may be lower than the Dividend Rate for the month in which you open
   your account. The Dividend Rate and Annual Percentage Yield on your accounts are paid
   to your Business Share Savings or Business Money Market Savings Accounts.

4. Accrual of Dividends. For Business Share Savings, Business
   Money Market Savings, High-Yield Business Checking, and Non-Profit Business Checking, dividends will begin to
   accrue on cash and non-cash deposits on the day the deposit is credited to your account, and you may make one (1)
   (weekly) transfer of any amount up to the balance during the first (5) calendar days of a calendar quarter.
   Your 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 be payable to you. Premier Business Checking
   Accounts, after the credited earnings are applied, fees monthly basis. Earnings credit allowance is an earnings credit available
   used to offset fees accrued on the business account. For Basic Business Checking, 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 calendar range. For Business Share Savings and Business Money Market Savings, transaction limitations will apply. No more than six (6) preauthorized, automatic or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your accounts may be subject to a fee or be closed. For Non-Profit 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 the addition of your Business Share Savings or Business Money Market Savings Accounts. You may make one monthly dividend, $10 minimum) to be automatically transferred from your Business Share Savings or Business Money Market Savings Accounts. For Flexible Certificate Accounts, you may choose a monthly dividend, $10 minimum) to be automatically transferred from your Business Share Savings or Business Money Market Savings Accounts. You may also make additional deposits of up to $10,000 each calendar month into a Designated Savings or Flexible Certificate Account. On the crediting date, you may elect to have dividends transferred automatically to your Business Share Savings or Business Money Market Savings Accounts. Each member is limited to $100,000 in any one (1) or combination of Designated Savings or Flexible Certificate Accounts. b. Maturity. Your Certificate Account will mature on the 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: Term of twelve (12) months or less—sixty (60) days of divi-
dends, term over twelve (12) months—one hundred eighty (180) Days (Effective Date) of the dividend period. Minimum period is $5. (2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividend that has been or would be earned on the balance. 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 is equal to a portion of the dividend earned over the maturity period. The penalty is equal to the portion of the dividend earned over the maturity period. The penalty is $5. (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 of the month (January, April, July, and October), you may make one (1) withdrawal of any amount up to the balance during the first (5) calendar days of a calendar quarter month (January, April, July, and October). d. Renewal Policy. Regular, Certificate, Dedicated, Sav-
   ings, and Flexible Certificate Accounts are automatically renewed, and the stated Annual Percentage Yield is set for the next
   renewal term. For Premier Business Checking Accounts, the Dividend Rate and Annual Percentage
   Yield 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 long-
gest term of the ladder maturity structure. Business 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
   your prior written consent.

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

BUSINESS CHECKING ACCOUNT FEATURES

Basic Business Checking
For the business that generates fewer than twenty-five (25) transactions per month. (Transactions are defined as written checks cleared, deposits, checks deposited, and transactions.) Fees are $1.50 each. There is no fee for debit card and electronic transactions.

Premier Business Checking
For the business that generates more than twenty-five (25) transactions per month. Fees are $1.50 per written check cleared, $0.50 per deposit ticket and $0.15 per written check cleared, $0.15 per deposit ticket and $0.15 each. There are no transaction limitations. The fees can be offset with an earnings credit based on the amount of money in the account. There is no fee for debit card and electronic transactions.

High-Yield Business Checking
For the business that needs significant available cash and access to a free checking account. The account allows up to two hundred-fifty (250) transactions per month at no charge. There is no fee for debit card and electronic transactions.

Non-Profit Business Checking
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 two hundred-fifty (250) transactions per month at no charge. Any subsequent transactions are $0.15 per transaction.

OUR SERVICE FEES - APPLICABLE TO ALL ACCOUNTS

Account Research/Adjustment $15 per hour
Bank Remotely $7 per transaction
Incoming Wire $10 per wire
Domestic Outgoing Wire $15 per transaction
International Outgoing Wire $30 per wire
Incoming and Outgoing $8 per item
One-Time Origination $2 per check, $4 same day
Check Copy $5 per check
Check Payment Fee $1 per item
Deposit Item Return $10 per item
Electronic Statement $5 per letter
Letter of Account Verification $5 per letter
Money Order $0.50 per order
Cashier Checks $0.50 per $100 over $10,000
Monthly Checking Statement $0.50 per $100 over $10,000
Monthly Bill Pay $0.50 per $100 over $10,000
Monthly Statement $0.50 per $100 over $10,000
Monthly Account $0.50 per $100 over $10,000
Monthly Bill Pay $0.50 per $100 over $10,000

*Additional fees could apply for incoming and outgoing wires when intermediary banks or foreign currency exchanges are used. Receipting 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. Card transactions made in foreign countries will include a fee of 1% of the transaction amount.

CREDIT UNION MEMBERSHIP

Memorial Share $1 par value;
$1 minimum deposit

CONTACT US
Cache County: (435) 792-7017
Box Elder County: (435) 734-1600
Webster County: (801) 627-0900
Davis County: (801) 546-0411
Salt Lake County: (801) 966-5513
Utah County: (801) 232-9190
Washington County: (435) 888-3810

Premier Business Checking
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 $50

High-Yield Business Checking Fees
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 $50

BUSINESS CHECKING ACCOUNT FEATURES

Basic Business Checking
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Premier Business Checking
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