Rate Schedule

Truth-In-Savings
Effective as of: 04/01/2024

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This Truth-In-Savings (TIS) Rate and Fee Schedule and Share Certificate Disclosure sets forth certain conditions, rates, fees and charges applicable to your Primary Share (Savings) Account, your Secondary Savings Accounts (including your Individual Retirement Account and Emergency Fund Savings, your Share Certificate Accounts and your Checking Accounts at American Airlines Federal Credit Union) as of the date set forth on top of this form. Fees could reduce the earnings on the account. This Rate and Fee Schedule and Share Certificate Disclosures are incorporated as a part of, and in addition to, your *Membership and Account Agreement* booklet with the Credit Union.

Share Accounts

Savings Accounts (Shares)	Prospective Dividend Rate	For Period	Prospective Annual Percentage Yield (APY)*	Minimum Balance Requirements
Primary Savings Account (Minimum Opening Requirement $6.00)	2.35%	April 2024	2.38%	Minimum Daily Balance - $5.00
Secondary Savings and Emergency Fund Savings	2.35%	April 2024	2.38%	No Minimum Balance
Dividends on all Savings will be compounded monthly and credited monthly. Dividend period - Calendar month				
Individual Retirement Account (IRA) Savings (Minimum Opening Requirement $250.00) IRA Sweep^: Funds will be held at NCUA- or FDIC- insured institutions.	2.35%	April 2024	2.38%	No Minimum Balance

Dividends on all IRA Savings will be compounded monthly and credited monthly. Dividend period - Calendar month
*The dividend rate and APY may change monthly after the account is opened as determined by the Credit Union Board of Directors. Annual Percentage Yield is accurate as of the following Declaration Dates. Regular Share Dividends effective: 03/01/2024 . ^ The IRA Sweep is a feature that automatically transfers non-certificate balances up to a Maximum Program Deposit Amount ($500,000) to FDIC- and/or NCUA-insured accounts held at participating Receiving Financial Institutions (RFI). The Maximum Program Deposit Amount and RFI may be changed at any time. Only applicable to IRA accounts opened on or before 09/26/2022 , if member has not previously opted out. For the period beginning 04/01/2024 , funds will be distributed between: GESA CU, GreenState CU, City National Bank, University First CU, Valley Strong CU and REV CU.

Checking Accounts

Checking Accounts (Share Drafts)	Prospective Dividend Rate	For Period	Prospective Annual Percentage Yield (APY)*	Minimum Balance Requirement to Earn Dividends
Flagship Checking	0.25%	April 2024	0.25%	$750.00
Dividends will be paid on the average daily balance to all Flagship checking accounts maintaining a minimum of $750 during the calendar month.				
Priority Checking (1)	0.40%	April 2024	0.40%	$0.01 - $5,000.00
Priority Checking (2)	0.05%	April 2024	0.05%	Greater than $5,000.00

Dividends on all Checking Accounts will be compounded monthly and credited monthly. Dividend period - Calendar month. No minimum opening deposit.
(1) Upgraded Priority Checking benefits include: Priority dividends paid on average daily balances up to $5,000, ATM fee rebates up to $20 and a foreign transaction fee rebate for international purchases. To qualify for upgraded Priority Checking benefits on a monthly basis you must have a minimum of fifteen (15) debit card transactions posted per month, maintain a direct deposit of $250 or more and enroll in online statements.
(2) Base dividends paid on average daily balance above $5,000 on qualifying accounts, all non-qualifying accounts and at account closing.

uChecking (3), Ascend Checking, Jet Checking (4)	N/A	April 2024	N/A	N/A

(3) uChecking ATM fee rebates up to $15 on qualifying accounts.
Qualifications on uChecking to receive ATM fee rebates: Minimum of fifteen (15) debit card transactions posted per month and enroll in online statements.
(4) No new accounts opened as of 05/01/2011.