

BUSINESS SERVICES

Business and Unincorporated Associations / Organizations Rate Schedule

Effective as of: 01/01/2023

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your Business Share (Savings) Account, and your Business 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 is incorporated as a part of, and in addition to, your Business Membership and Account Agreement booklet with American Airlines Credit Union.

| TYPE OF ACCOUNT | PROSPECTIVE DIVIDEND RATE | FOR PERIOD | PROSPECTIVE ANNUAL PERCENTAGE YIELD (APY)* | MINIMUM BALANCE REQUIREMENT TO EARN DIVIDENDS |
|---|---------------------------|--------------|--|---|
| Business Savings (Share) (Minimum Opening Requirement \$26.00) | 0.05 % | January 2023 | 0.05% | Average Daily Balance must be between \$25.00 - \$10,000.00 |
| | 0.15 % | January 2023 | 0.15 % | Average Daily Balance must be between \$10,000.01 - \$25,000.00 |
| | 0.40 % | January 2023 | 0.40 % | Average Daily Balance must be \$25,000.01 or greater |
| <small>Dividends on all Savings will be compounded monthly and credited monthly. Dividend period – Calendar month Dividends will be paid on the average daily balance to all Business Savings (Share) accounts maintaining a minimum of \$25.00 during the calendar month. Business Saving (Share) account is required to maintain a minimum average daily balance of \$25.00 \$1.00 membership fee required at account opening</small> | | | | |
| CHECKING ACCOUNTS | PROSPECTIVE DIVIDEND RATE | FOR PERIOD | PROSPECTIVE ANNUAL PERCENTAGE YIELD (APY)* | MINIMUM BALANCE REQUIREMENT TO EARN DIVIDENDS |
| Business Checking (Share Draft) (Minimum Opening Requirement \$25.00) | 0.05 % | January 2023 | 0.05% | Average Daily Balance must be between \$25.00 - \$1,000.00 |
| | 0.10 % | January 2023 | 0.10 % | Average Daily Balance must be between \$1,000.01 - \$3,000.00 |
| | 0.15 % | January 2023 | 0.15 % | Average Daily Balance must be \$3,000.01 or greater |
| <small>Dividends on Business Checking will be compounded monthly and credited monthly. Dividend period - Calendar month. Dividends will be paid on the average daily balance to all business checking (share draft) accounts maintaining a minimum average daily balance of \$25.00 during the calendar month. Business checking account is required to keep a minimum average daily balance of \$25.00.</small> | | | | |
| Business Secondary Checking (Share Draft) | | | N/A | |
| <small>\$25 minimum opening requirement Business Secondary Checking account is required to keep a minimum daily balance of \$25.00</small> | | | | |

* The dividend rate and APY may change monthly after the account is opened as determined by the American Airlines Credit Union Board of Directors.