

**Rate Schedule**

Truth-In-Savings

Effective as of: 05/01/2019

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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, 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.

**RATE SCHEDULE**

TYPE OF ACCOUNT	PROSPECTIVE DIVIDEND RATE	FOR PERIOD	PROSPECTIVE ANNUAL PERCENTAGE YIELD (APY)*	MINIMUM BALANCE REQUIREMENTS
<b>Primary Savings (Share)</b> (Minimum Opening Requirement \$6.00)	1.95%	May 2019	1.97%	Minimum Daily Balance - \$5.00
<b>Secondary Savings (Share)</b>	1.95%	May 2019	1.97%	No Minimum Balance

Dividends on all Savings will be compounded monthly and credited monthly. Dividend period – Calendar month.

<b>Individual Retirement Account IRA Savings (Share)</b> (Minimum Opening Requirement \$250.00)	1.95%	May 2019	1.97%	No Minimum Balance
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Dividends on all IRA Savings will be compounded monthly and credited monthly. Dividend period – Calendar month.

CHECKING ACCOUNTS (Share Drafts)	PROSPECTIVE DIVIDEND RATE	FOR PERIOD	PROSPECTIVE ANNUAL PERCENTAGE YIELD (APY)*	MINIMUM BALANCE REQUIREMENT TO EARN DIVIDENDS
<b>Priority Checking (1)</b>	2.25%	May 2019	2.27%	\$0.01 - \$5,000.00
<b>Priority Checking (2)</b>	.05 %	May 2019	.05 %	Greater than \$5,000.00

(1) Surcharge fee refunds up to \$20 and premium dividends paid on average daily balances up to \$5,000 on qualifying accounts.

Qualifications on Priority Checking to receive ATM surcharge fee refunds and premium dividend: Minimum of Fifteen (15) debit card transactions posted per month, election of Online Statements, valid email address on file, Direct Deposit of at least \$250 a month to the Priority Checking.

(2) Base dividends paid on average daily balance above \$5,000 on qualifying accounts, all non-qualifying accounts and at account closing.

<b>Flagship Checking</b>	.50%	May 2019	.50%	\$750.00
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Dividends will be paid on the average daily balance to all Flagship checking accounts maintaining a minimum of \$750 during the calendar month.

<b>uChecking (3), Ascend Checking Jet Checking **</b>	N/A	May 2019	N/A	N/A
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(3) uChecking surcharge fee refunds up to \$15 on qualifying accounts.

Qualifications on uChecking to receive ATM surcharge fee refunds: Minimum of Fifteen (15) debit card transactions posted per month, election of Online Statements and valid email address on file.

**REGULAR and/or IRA SHARE CERTIFICATE ACCOUNTS**

TERMS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE REQUIREMENTS
<b>12 - Months</b>	2.30%	2.33%	\$ 1,000.00
	2.35%	2.38%	\$10,000.00
<b>24 - Months</b>	2.40%	2.43%	\$ 1,000.00
	2.45%	2.48%	\$10,000.00
<b>30 - Months</b>	2.50%	2.53%	\$ 1,000.00
	2.55%	2.58%	\$10,000.00
<b>36 - Months</b>	2.70%	2.73%	\$ 1,000.00
	2.75%	2.78%	\$10,000.00
<b>48 - Months</b>	2.90%	2.94%	\$ 1,000.00
	2.95%	2.99%	\$10,000.00
<b>60 - Months</b>	3.15%	3.20%	\$ 1,000.00
	3.20%	3.25%	\$10,000.00

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

\*\* No longer opening Jet Checking accounts as of 5/1/2011.

\*\*\* See page 2 for Share Certificate Disclosures.

Annual Percentage Yield is accurate as of the following Declaration Dates. Regular Share Dividends effective 05/01/2019; Share Certificate as of 11/15/2018.

## SHARE CERTIFICATE DISCLOSURE

**Rate Information.** The dividend rate and Annual Percentage Yield (APY) on Share Certificates are fixed and remain in effect until the first maturity date on the Certificate. The disclosed dividend rate and APY for Share Certificates are those that were offered within the most recent seven calendar days and are subject to change.

**Fees and Charges.** Fees could reduce the earnings on the account.

**Minimum Balance Requirements.** Your Share Certificate Accounts may be subject to minimum balance requirements that we impose. The minimum balance requirements that apply to Share Certificates Accounts are disclosed on the attached Rate and Fee Schedule that accompanies this disclosure.

### Dividends.

- (a) **Compounding and Crediting.** Dividends on all Share Certificate Accounts will be compounded monthly and credited monthly. Dividend period is a calendar month. If you close your Primary Savings Account before dividends are credited, you will also be required to close your Share Certificate Accounts with us and you will not receive accrued dividends on any of the Accounts closed.
- (b) **Balance Computation Method.** Dividends on all Share Certificate Accounts are calculated by the daily balance method which applies a daily periodic rate to the balance in the Share Certificate Account each day.
- (c) **Accrual of Dividends.** Dividends will begin to accrue on the business day you deposit cash and non-cash items (e.g., checks) to your Share Certificate Account.

**Transaction Limitations.** After your Share Certificate Account is opened, you may not make deposits into the Share Certificate Account until the maturity date stated on the Certificate. Funds must be on deposit on or before the certificate maturity date. Your Share Certificate Account is non-transferable and non-negotiable except for use as collateral on a loan, which you obtain from us. Funds in an IRA Certificate Account may not be pledged to secure any obligation. Additional deposits may be made to a Dream Plan Certificate during its term.

**Withdrawal of Dividends Prior To Maturity.** All requests for early withdrawal must be in writing. You may withdraw dividends that have been credited to your Share Certificate Account prior to maturity provided; however, you must maintain the minimum balance set forth in the attached Rate and Fee Schedule throughout the term of your Share Certificate Account. The APY is based on an assumption that dividends will remain in the Share Certificate Account until maturity. A withdrawal will reduce earnings.

**Penalties for Early Withdrawal of Principal.** We may impose a penalty if you withdraw any of the principal in your Share Certificate Account before the maturity date. The penalty will equal one hundred eighty days dividends for Certificates with a term of twelve (12) months, twenty-four (24) months, thirty (30) months and thirty-six (36) months. The penalty will equal three hundred sixty-five days dividends for Certificates with a term of forty-eight (48) months and sixty (60) months. The penalty will be imposed regardless of whether dividends equal to the amount of the penalty have been earned at the time of withdrawal. To the extent that dividends in the Share Certificate Account at the time of withdrawal are insufficient to pay the entire penalty assessed, the penalty will be assessed against principal. If the principal balance of your Share Certificate Account is reduced below the minimum balance requirement set forth on the attached Rate and Fee Schedule following a withdrawal and the assessment of penalties, your Certificate will be redeemed.

At our option, we may pay the Share Certificate Account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an Account owner dies or is determined to be legally incompetent by a court or other administrative body of competent jurisdiction or up to one year after an Account owner dies.
- (ii) Where the Account is maintained in an IRA and any portion is paid within seven (7) days after establishment; or where the Account is maintained in an IRA and the individual for whose benefit the Account is maintained attains age 70½ and is making a required minimum distribution based on the fair market value of IRA Accounts with American Airlines Federal Credit Union.

**Renewal Policies.** Your Share Certificate Account will automatically renew at maturity. You will receive a Maturity Notice 30 days in advance and you will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the Share Certificate Account without being charged an early withdrawal penalty. We reserve the right to decline a Certificate renewal.