

BUSINESS SERVICES

Business and Unincorporated Associations / Organizations Rate Schedule

Effective as of: 09/01/2021

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 % | September 2021 | 0.05% | Average Daily Balance must be between \$25.00 - \$10,000.00 |
| | 0.15 % | September 2021 | 0.15 % | Average Daily Balance must be between \$10,000.01 - \$25,000.00 |
| | 0.40 % | September 2021 | 0.40 % | Average Daily Balance must be \$25,000.01 or greater |
| 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 | | | | |
| 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 % | September 2021 | 0.05% | Average Daily Balance must be between \$25.00 - \$1,000.00 |
| | 0.10 % | September 2021 | 0.10 % | Average Daily Balance must be between \$1,000.01 - \$3,000.00 |
| | 0.15 % | September 2021 | 0.15 % | Average Daily Balance must be \$3,000.01 or greater |
| 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. | | | | |
| Business Secondary Checking (Share Draft) | | N/A | | |
| \$25 minimum opening requirement Business Secondary Checking account is required to keep a minimum daily balance of \$25.00 | | | | |

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

BUSINESS SERVICES

Business and Unincorporated Associations/Organizations Fee Schedule

Fees effective as of: 03/01/2020

| Fees Applicable to all Business Accounts | |
|---|--|
| Stop Payment processed by Member Services | \$25.00 Each |
| Stop Payment via Online Banking | \$15.00 Each |
| Unpaid Non-Sufficient Funds (NSF) Fee <small>(Includes NSF & Uncollected Funds (UCF); Fee imposed per presentment for checks, ACH or other electronic transactions)</small> | \$25.00 Each |
| Paid NSF Fee <small>(Fee imposed for overdrafts created by checks or ACH. Not applicable on Business Visa® Debit Card and ATM transactions.)</small> | \$25.00 Each |
| Returned Deposit Items | \$15.00 Each |
| Paper Statements and Duplicate Statements | \$5.00 Each |
| Online Statements (e-statements) | NO FEE |
| Duplicate Check Copy Fee | \$2.00\Page |
| Research/Adjustment (1 hour minimum) | \$25.00\Hour |
| Foreign Collection Item Fee | \$25.00 Each |
| U.S. Collection Item Fee | \$15.00 Each |
| CO-OP Shared Branch® (Transactions greater than four a month) | \$5.00 Each |
| Funds Transfer (Wires) Incoming (Domestic & International) Outgoing Domestic Outgoing International | NO FEE \$20.00 Each \$45.00 Each |
| Federal Express: Overnight Saturday International | \$10.00 Each \$25.00 Each \$30.00 Each |
| ATM Withdrawals and ATM Denials | \$2.00 Each |
| Foreign/International Transaction Fee | 1% Transaction |
| Escheatment Fee <small>Will be assessed to cover administrative costs associated with escheating your account to the state after the requisite dormant period designated by your state.</small> | \$25.00 Each |

| Business Savings Accounts | |
|---|--------------|
| Withdrawal Fees <small>(More than one Savings withdrawal under \$250.00, excluding ATM or Shared Branch transactions, during any 30-day period)</small> | \$2.00 Each |
| Deposited Items (Cash, Coin, Check) <small>(First 10 items free)</small> | \$0.15 Each |
| Items Paid <small>(First 10 items free)</small> | \$0.15 Each |
| Membership Fee <small>(Collected at time of account opening)</small> | \$1.00 Each |
| Inactive Membership Fee <small>(No member generated activity or communication with us for 12 consecutive months and combined Savings balance of less than \$250.00)</small> | \$5.00\Month |
| Account Closure <small>(if closed within six months of opening account)</small> | \$30.00 Each |

| Overdraft Protection | |
|--|--|
| Overdraft Loan <small>(See Loanliner Addendum for complete Terms & Conditions)</small> | Transfers will be moved in increments of \$10.00 |
| Automatic Transfer Fee <small>(From Business Shares [savings] per posting. Transfers will be moved in increments of \$100.00 from target source)</small> | \$5.00 Each |

| Business Checking Accounts | | | |
|------------------------------|---|--------------|-------------|
| Deposited Items | | Items Paid | |
| 0-100 | Free | 0-100 | Free |
| 101-250 | \$0.15 Each | 101-250 | \$0.15 Each |
| Over 250 | \$0.35 Each | Over 250 | \$0.35 Each |
| Imaged Check Detail | Included in monthly account statement (Fee not applicable on estatemts) | \$2.00\Month | |
| Original or Substitute Check | \$15.00 Each | | |
| Cashier's Check Fee | \$2.00 Each | | |

| Online Banking | |
|---|--|
| Monthly Service Fee | NO FEE |
| Bill Payment Monthly Service Fee | NO FEE |
| Mobile Deposit | \$0.35 Each |
| Account-to-Account Transfer <small>(Member transferring funds to own account at another U.S. financial institution)</small> | NO FEE |
| Next Day Bill Payment | \$9.95 Each |
| Overnight Check | \$14.95 Each |
| Bill Payment Non-Sufficient Funds (NSF) Fee | \$35.00 Each <small>(\$25.00 by the Credit Union and \$10.00 by CheckFree via direct debit from checking)</small> |

| External Transfer Fees | |
|---|--------|
| <small>(Please note, 1st time transaction will be three days and sending account owner name and receiving account owner name must be identical)</small> | |
| Standard Transfer INTO the Credit Union-three day | NO FEE |
| Standard Transfer OUT OF the Credit Union-three day | NO FEE |

| Business Debit Card | |
|---|--------------|
| Initial Card | NO FEE |
| Additional Cards <small>within 12 months of issuance (replacement, defective, worn-out, lost or stolen)</small> | \$5.00 Each |
| Expedite Fee (Card or PIN) | \$50.00 Each |

| Business Checking Transactions | |
|--|--------|
| Withdrawals at Credit Union and CO-OP ATMs | NO FEE |
| First eight withdrawals per month <small>(Applicable at non Credit Union ATMs)</small> | NO FEE |

Federally insured by NCUA

*CO-OP Network is a registered trademark of CO-OP Financial Services.

Visa is a registered trademark of Visa International Service Association
 American Airlines Credit Union and the Flight Symbol are marks of American Airlines, Inc 03/01/2020