

## 90<sup>th</sup> Anniversary 9-Month Share Certificate Rate and Fee Schedule

Truth-In-Savings  
 Effective as of: 05/01/2026

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This Truth-In-Savings (TIS) Rate and Fee Schedule, and 90th Anniversary 9-Month Share Certificate Disclosure sets forth certain conditions, rates, fees and charges applicable to 90th Anniversary 9-Month Share Certificate accounts at American Airlines Federal Credit Union as of the date set forth on the top of this form. This Rate and Fee Schedule and Share Certificate Disclosure are incorporated as a part of, and in addition to, your *Membership and Account Agreement* booklet with the Credit Union.

### 90<sup>th</sup> Anniversary 9-Month Share Certificate<sup>^</sup>

Term	Dividend Rate	Annual Percentage Yield (APY)	Minimum and Maximum Opening Deposit
9 Months	8.65%	9.00%	\$1,000.00

<sup>^</sup>See 90th Anniversary 9-Month Share Certificate Disclosure for additional information.

#### 90<sup>th</sup> Anniversary 9-Month Share Certificate Disclosures<sup>^</sup>

**Rate Information.** The dividend rate and Annual Percentage Yield (APY) on Share Certificates are fixed and remain in effect until the maturity date on the Certificate. The disclosed dividend rate and APY for Share Certificates are those that were offered within the most recent seven (7) 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.

- Compounding and Crediting: Dividends on all Share Certificates 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.
- 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.
- 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 additional deposits into the Share Certificate Account. Your Share Certificate Account is non-transferable and non-negotiable except for use as collateral on a loan, which you obtain from us.

**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 90 days dividends for Certificates with a term of nine (9) 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 circumstance:

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 (1) year after an Account owner dies.

**Renewal Policies.** Your Share Certificate Account will not renew at maturity. The balance of your certificate will be deposited into your primary share account.

**There is a maximum of one (1) 90<sup>th</sup> Anniversary 9-Month Share Certificate per membership account.**