American Airlines Credit Union

Business Services

Business and Unincorporated Associations / Organizations Rate Schedule

Effective as of: 11/01/2026

P.O. Box 619001, MD 2100
DFW Airport, TX 75261-9001
(800) 533-0035
AACreditUnion.org

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)	.05%	November 2026	.05%	Average Daily Balance must be between $25.00 - $10,000.00
	.15%	November 2026	.15%	Average Daily Balance must be between $10,000.01 - $25,000.00
	.40%	November 2026	.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 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)	.05%	November 2026	.05%	Average Daily Balance must be between $25.00 - $1,000.00
	.10%	November 2026	.10%	Average Daily Balance must be between $1,000.01 - $3,000.00
	.15%	November 2026	.15%	Average Daily Balance must be $3,000.01 or greater

Dividends will be paid on the average daily balance to all business checking (share draft) accounts maintaining a minimum of $25.00 during the calendar month. Business checking account is required to keep a minimum 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.

Federally insured by NCUA

American Airlines Credit Union and the Flight Symbol are marks of American Airlines, Inc

Annual Percentage Yield is accurate as of 01/2024

American Airlines Credit Union

Business Services

Business and Unincorporated Associations / Organizations Fee Schedule

Effective as of: 09/01/2026

P.O. Box 619001, MD 2100
DFW Airport, TX 75261-9001
(800) 533-0035
AACreditUnion.org

Fees Applicable to all Business Accounts

Stop Payment processed by Member Services	$25.00 Each
Stop Payment via Online Banking	$25.00 Each
Unpaid Non-Sufficient Funds (NSF) Fee (Includes NSF & Uncollected Funds (UCF); Fee imposed per presentment for checks, ACH or other electronic transactions)	$25.00 Each
Paid NSF (Non-Sufficient Funds) Card Fee One-Time Debit and ATM card transactions	$25.00 Each
Paid NSF (Non-Sufficient Funds) on Checks & ACH	$25.00 Each
ACH Return/Check Return Fee	$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 Will be assessed to cover administrative costs associated with escheating your account to the state after the requisite dormant period designated by your state.	$25.00 Each

Business Savings Accounts

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

Overdraft Protection

Overdraft Loan (See Loanliner Addendum for complete Terms & Conditions)	Transfers will be moved in increments of $10.00
Automatic Transfer Fee (From Business Shares [savings] per posting. Transfers will be moved in increments of $100.00 from target source)	$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

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 (Member transferring funds to own account at another U.S. financial institution)	NO FEE
Next Day Bill Payment	$9.95 Each
Overnight Check	$14.95 Each
Bill Payment Non-Sufficient Funds (NSF) Fee	$35.00 Each ($ 25.00 by the Credit Union and $ 10.00by CheckFree via direct debit from checking)

External Transfer Fees

(Please note, 1st time transaction will be three days and sending account owner name and receiving account owner name must be identical)

Standard Transfer INTO the Credit Union-three day	NO FEE
Standard Transfer INTO the Credit Union-three day	NO FEE

*CO-OP Network is a registered trademark of CO-OP Financial Services.
Transfer available funds to satisfy the deficiency: To the extent available funds are not sufficient to satisfy a fee charged to an account, you authorize us to transfer funds from any other eligible account of yours to satisfy the deficiency. An eligible account is defined as any share account of the Primary member except for IRA, Share Certificate, and share accounts of other members on which the Primary member is named as a joint owner.

Federally insured by NCUA

American Airlines Credit Union and the Flight Symbol are marks of American Airlines, Inc

American Airlines Credit Union

Business Services

Business and Unincorporated Associations / Organizations Fee Schedule

Effective as of: 09/01/2026

P.O. Box 619001, MD 2100
DFW Airport, TX 75261-9001
(800) 533-0035
AACreditUnion.org

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

Business Checking Transactions	
Withdrawals at American Airlines Credit Union and in-network ATMs	NO FEE
First eight withdrawals per month (Applicable at non-network ATMs)	NO FEE

Federally insured by NCUA

American Airlines Credit Union and the Flight Symbol are marks of American Airlines, Inc