American Airlines Credit Union

Rate Schedule

Truth-In-Savings
Effective as of: 09/01/2026

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

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 and Emergency Fund Savings, 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.

Share Accounts

Savings Accounts (Shares)	Prospective Dividend Rate	For Period	Prospective Annual Percentage Yield (APY)*	Minimum Balance Requirements
Primary Savings Account (Minimum Opening Requirement $6.00)	1.85%	September 2026	1.87%	Minimum Daily Balance - $5.00
Secondary Savings and Emergency Fund Savings	1.85%	September 2026	1.87%	No Minimum Balance
Dividends on all Savings will be compounded monthly and credited monthly. Dividend period - Calendar month				
Individual Retirement Account (IRA) Savings (Minimum Opening Requirement $250.00) IRA Sweep^: Funds will be held at NCUA- or FDIC- insured institutions.	1.85%	September 2026	1.87%	No Minimum Balance
Dividends on all IRA Savings will be compounded monthly and credited monthly. Dividend period - Calendar month *The dividend rate and APY may change monthly after the account is opened as determined by the Credit Union Board of Directors. Annual Percentage Yield is accurate as of the following Declaration Dates. Regular Share Dividends effective: 09/01/2026 . ^ The IRA Sweep is a feature that automatically transfers non-certificate balances up to a Maximum Program Deposit Amount ($500,000) to FDIC- and/or NCUA-insured accounts held at participating Receiving Financial Institutions (RFI). The Maximum Program Deposit Amount and RFI may be changed at any time. Only applicable to IRA accounts opened on or before 09/26/2022 , if member has not previously opted out. For the period beginning 12/03/2025 , funds will be distributed between: GESA CU, GreenState CU, Bell Bank, Keybank, Citizens Bank and Metropolitan Commercial Bank.				

Checking Accounts

Checking Accounts (Share Drafts)	Prospective Dividend Rate	For Period	Prospective Annual Percentage Yield (APY)*	Minimum Balance Requirement to Earn Dividends
Flagship Checking	0.25%	September 2026	0.25%	$750.00
Dividends will be paid on the average daily balance to all Flagship checking accounts maintaining a minimum of $750 during the calendar month.				
Priority Checking (1)	0.40%	September 2026	0.40%	$0.01 - $5,000.00
Priority Checking (2)	0.05%	September 2026	0.05%	Greater than $5,000.00
Dividends on all Checking Accounts will be compounded monthly and credited monthly. Dividend period - Calendar month. No minimum opening deposit. (1) Upgraded Priority Checking benefits include: Priority dividends paid on average daily balances up to $5,000, ATM fee rebates up to $20 and a foreign transaction fee rebate for international purchases. To qualify for upgraded Priority Checking benefits on a monthly basis you must have a minimum of fifteen (15) debit card transactions posted per month, maintain a direct deposit of $250 or more and enroll in online statements. (2) Base dividends paid on average daily balance above $5,000 on qualifying accounts, all non-qualifying accounts and at account closing.				
uChecking (3), Ascend Checking, Jet Checking (4)	N/A	September 2026	N/A	N/A
(3) uChecking ATM fee rebates up to $15 on qualifying accounts. Qualifications on uChecking to receive ATM fee rebates: Minimum of fifteen (15) debit card transactions posted per month and enroll in online statements. (4) No new accounts opened as of 05/01/2011.				

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Short-Term Share Certificate Rate and Fee Schedule

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

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Short Term Share Certificate*

Term	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit
6 Months	3.98%	4.05%	$1,000.00

*See Share Certificate Disclosure for additional information.

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Share/IRA Certificate Rate and Fee Schedule

Truth-In-Savings
Effective as of: 10/01/2025

American Airlines Credit Union

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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 Share Certificate Ladder Accounts at American Airlines Federal Credit Union as of the date set forth on top of this form. 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.

Regular and/or IRA Share Certificate Accounts*

Terms	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance Requirements
12 Months	3.93 %	4.00 %	$ 1,000.00
	3.93 %	4.00 %	$10,000.00
24 Months	2.85 %	2.89 %	$ 1,000.00
	2.85 %	2.89 %	$10,000.00
30 Months	2.85 %	2.89 %	$ 1,000.00
	2.85 %	2.89 %	$10,000.00
36 Months	2.90 %	2.94 %	$ 1,000.00
	2.90 %	2.94 %	$10,000.00
48 Months	2.95 %	2.99 %	$ 1,000.00
	2.95 %	2.99 %	$10,000.00
60 Months	3.00 %	3.04 %	$ 1,000.00
	3.00 %	3.04 %	$10,000.00

*See Share Certificate Disclosure for additional information. Annual Percentage Yield is accurate of the following Declaration Date: Share Certificate as of: 10/01/2025 .

Share/IRA Certificate Ladders**

Ladder Options for $1,000.00- $9,999.99

Minimum Balance Requirement: $1,000

Option	Term	Dividend Rate	Annual Percentage Yield (APY)
1	30 Months	3.85 %	3.92 %
	60 Months	4.00 %	4.07 %
OR			
2	12 Months	3.85 %	3.92 %
	24 Months	3.85 %	3.92 %
	36 Months	3.90 %	3.97 %
OR			
3	12 Months	3.85 %	3.92 %
	24 Months	3.85 %	3.92 %
	36 Months	3.90 %	3.97 %
	48 Months	3.95 %	4.02 %
	60 Months	4.00 %	4.07 %

Ladder Options for $10,000.00+

Minimum Balance Requirement: $10,000

Option	Term	Dividend Rate	Annual Percentage Yield (APY)
1	30 Months	3.85 %	3.92 %
	60 Months	4.00 %	4.07 %
OR			
2	12 Months	3.85 %	3.92 %
	24 Months	3.85 %	3.92 %
	36 Months	3.90 %	3.97 %
OR			
3	12 Months	3.85 %	3.92 %
	24 Months	3.85 %	3.92 %
	36 Months	3.90 %	3.97 %
	48 Months	3.95 %	4.02 %
	60 Months	4.00 %	4.07 %

**All share certificate ladders in the options listed above must be established with equal amounts. Additional deposits will be allowed only at maturity of each term. Annual Percentage Yield is accurate of the following Declaration Date: Share Certificate Ladders as of: 10/01/2024 . Share certificate ladders will renew automatically at maturity. Each ladder certificate will renew for a term equal to the longest term of the ladder and at the rate being offered for that term at the time of renewal. If you elect not to renew any certificate within your ladder, the ladder will be dissolved. The remaining certificates will continue to earn their premium rate until maturity; however, they will not be eligible for the premium ladder rates and instead will renew into the same term at the single certificate rate being offered at the time of renewal. See Share Certificate Disclosure for additional information.

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Dream Plan Share Certificate***

Term	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Monthly Deposits
60 Months	3.00 %	3.04 %	$25.00	$25.00

***A maximum of one (1) Dream Plan Share Certificate per account. There is a minimum $25.00 monthly recurring automatic deposit into the Dream Plan Share Certificate account required in order for the account to remain open. Annual Percentage Yield is accurate of the following Declaration Date: Dream Plan Share Certificate as of: 10/01/2024 . The recurring deposit must continue until the maturity date of each term or until the balance reaches $50,000.00 on the Dream Plan Share Certificate. If you fail to meet this requirement and a period of 120 days passes with no minimum deposit, the Dream Plan Certificate Account will be closed and the appropriate penalty will be assessed. If you withdraw funds from the Dream Plan Share Certificate and the balance falls below $1,000.00 you will be required to close the certificate and the appropriate penalty will be assessed. There will be no penalty for early withdrawal if funds are used as a down payment on a home financed with the Credit Union. Once the balance in the Dream Plan Share Certificate reaches $50,000.00, the certificate will convert to a non-add-on 60-month certificate with the same maturity date, dividend rate and APY as the original Dream Plan Share Certificate. Additional deposits received by ACH will be returned to the remitter.

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 (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.

a. 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.

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 180 days dividends for Certificates with a term of six (6) months, twelve (12) months, twenty-four (24) months, thirty (30) months and thirty-six (36) months. The penalty will equal 365 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:

1. 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.

2. 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 Federal Required Minimum Distribution (RMD) age and is making a RMD 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. If we decline to renew your certificate, the balance of your certificate will be deposited to your primary share account.

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American Airlines Credit Union

Fee Schedule

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Fees applicable to all accounts

Stop Payment processed by Member Services	$25.00 Each
Stop Payment via Online Banking or Automated Phone System	$15.00 Each
ATM Denials	$2.00 Each
Foreign Transaction Fee (ATM and Purchases) **Flagship checking:** receive a rebate on foreign transaction fees for international **purchases**. **Priority checking:** receive a rebate on foreign transaction fees for international **purchases** when qualifications are met.	1% of transaction
Account-to-Account Transfer (Member transferring funds to own account at another U.S. Financial Institution)	NO FEE
Bill Payment: Next Day Overnight Check	 $9.95 Each $14.95 Each
Unpaid Non-Sufficient Funds (NSF) Includes NSF & Uncollected Funds, fee imposed per presentment for checks, ACH or other electronic transactions.	$25.00 Each
Funds Transfer (Wires) Incoming (Domestic & International) Outgoing International Outgoing Domestic (except Flagship Checking) (International funds transfer fees are for U.S. or Foreign Currency and may be subject to additional fees & taxes.) **Flagship checking:** Outgoing domestic wire fee waived on two wires a month.	 NO FEE $45.00 $20.00
Federal Express: Overnight Saturday International	 $10.00 Each $25.00 Each $30.00 Each
U.S. Collection Item	$15.00 Each
Foreign Collection Item	$25.00 Each
Duplicate Statements	$2.00 Each
Returned Deposit Item	$15.00 Each
CO-OP Shared Branch® (Transactions greater than four a month)	$5.00 Each
Expedite Fee (For Card or Pin)	$50.00 Each
Additional ATM or Debit Cards within 12 months of issuance due to replacement, defective/worn out, lost or stolen	$5.00 Each
Research/Adjustment (1 hour minimum)	$25.00/Hour
Non-network ATM Withdrawals	$2.00 Each
Duplicate Check Copy	$2.00 /Page
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

Primary Savings (Share) Account

First (4) ATM withdrawals in a month when completed at American Airlines Credit Union and in-network ATMs.	NO FEE
More than four (4) ATM withdrawals in a month Applicable at non Credit Union and non-network ATMs.	$2.00 Each
Inactive Membership No monetary transactions for 12 months or more and combined savings account balance less than $250	$5.00 /Month
Membership (One time transaction fee)	$1.00

All Checking

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
Original or Substitute Check Not applicable on Priority Checking accounts	$15.00 /Each
Automatic transfer fee for overdraft from eligible account (increments of $100.00 or the available balance of your eligible account if your balance is less that $100.00)	$5.00 Per Posting
Overdraft Loan as a Target Source - ($10 increments) See LoanLiner Addendum for complete Terms & Conditions - not available on Ascend Checking accounts	
Cashier's Check Fee	$2.00 /Each

Ascend Checking

Monthly Service Fee - with Direct Deposit of $250 or more	NO FEE
Monthly Service Fee - without Direct Deposit	$5.75 /Month

Flagship Checking

Monthly Service Fee - for daily balances over $750	NO FEE
Monthly Service Fee - if daily balances falls below $750	$5.75 /Month
First eight (8) withdrawals a month at non-network ATMs when completed.	NO FEE
More than eight (8) withdrawals in a month Applicable at non-network ATMs	$2.00 /Each

Priority Checking

Monthly Service Fee	NO FEE
Inactive Checking No monetary transactions for three (3) months or more	$5.00 /Month

uChecking

Monthly Service Fee	NO FEE
Inactive Checking No monetary transactions for three (3) months or more	$5.00 /Month

Jet Checking

Monthly Service Fee - with Direct Deposit	NO FEE
Monthly Service Fee - without Direct Deposit	$5.75 /Month

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

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