Celebration Share Certificate
Rate and Fee Schedule

Truth-In-Savings
Effective as of: 10/01/2015

This Truth-In-Savings (TIS) Rate and Fee Schedule, and Share Certificate Disclosure sets forth certain conditions, rates, fees and charges applicable to Celebration 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.

CELEBRATION SHARE CERTIFICATE

<table>
<thead>
<tr>
<th>TERM</th>
<th>DIVIDEND RATE</th>
<th>ANNUAL PERCENTAGE YIELD (APY)*</th>
<th>MINIMUM BALANCE REQUIREMENT</th>
<th>MAXIMUM BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 months</td>
<td>1.00%</td>
<td>1.00%</td>
<td>$1,000.00</td>
<td>$10,000.00</td>
</tr>
</tbody>
</table>

This offer is subject to change without notice.

Only one (1) Celebration Share Certificate allowed per member account. IRA Certificates are not available at this Rate and APY. All Celebration Share Certificates will be scheduled to renew at maturity. If this product is being offered at that time, you will have the option to renew the certificate for 12 months at the posted rate. If you choose not to renew, the Celebration Share Certificate will be closed and funds automatically transferred into your primary savings account.

See Page 2 for additional disclosures.

Federally insured by NCUA
American Airlines Credit Union and the Flight Symbol are marks of American Airlines, Inc.
CELEBRATION 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 Certificates will be compounded monthly and credited monthly. Dividend period is a calendar month. A dividend period begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period. The dividend declaration date follows the ending date of a dividend period. 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.

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. 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.

(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 701/2 and is making a required distribution from IRA Accounts with us.

Renewal Policies. Your Share Certificate Account will automatically renew at maturity as long as this product is being offered. 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.