



Loans & Credit Cards

Fixed APR* as low as

New Auto

	Regular Rate	Members' Auto Center
36-month term	5.49%	4.99%
48-month term	5.74%	5.24%
60-month term	5.99%	5.49%
72-month term	6.24%	5.74%
84-month term	6.74%	6.24%

Pre-Owned Auto

24-month term	5.99%	5.49%
36-month term	6.24%	5.74%
48-month term	6.49%	5.99%
60-month term	6.74%	6.24%
72-month term	7.24%	6.74%

Motorcycle

New: 72-month term	8.99%
Pre-owned: 60-month term	9.24%

Other Recreational Use Vehicles

New: 72-month term	9.49%
Pre-owned: 60-month term	9.74%

Personal Line of Credit

14.00%

Closed-End Second Mortgage

Loan to value and terms vary with rates as low as	7.49%
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Variable APR* as low as

Home Equity Line of Credit

Loan to value varies with rates as low as	6.25%
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Visa Platinum Credit Card

7.74%

First mortgages and other loan types are also available.

Vehicles purchased through Members' Auto Center will be given

.50% discount from the New or Pre-Owned auto rates!

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All Fuel Efficient* Vehicles will be given a**

.25% discount from the New or Pre-Owned auto rates!

Open an account today!

**(602) 683-1730
(800) 523-4603**

ArizonaFederal.org

*Annual Percentage Rates shown are the lowest rates available on newly opened loans. Actual rates may be higher depending on a variety of factors, including borrower's credit history, year of vehicle or loan terms. ***Fuel efficiency discount applies to vehicles rated as 34 mpg or better, city or highway, as certified by the EPA. Rates are effective **November 2009** and subject to change without notice.

Certificates

	Annual Percentage Yield	Dividend Rate†	Minimum Balance
6-Month Share Certificate⁴	0.10%	0.10%	\$500
	0.15%	0.15%	\$10,000
	0.20%	0.20%	\$25,000
	0.25%	0.25%	\$50,000
	0.30%	0.30%	\$75,000
	0.35%	0.35%	\$100,000
12-Month Share Certificate⁴	0.10%	0.10%	\$500
	0.15%	0.15%	\$10,000
	0.20%	0.20%	\$25,000
	0.25%	0.25%	\$50,000
	0.30%	0.30%	\$75,000
	0.35%	0.35%	\$100,000
24-Month Share Certificate⁴	0.55%	0.55%	\$500
	0.60%	0.60%	\$10,000
	0.65%	0.65%	\$25,000
	0.70%	0.70%	\$50,000
	0.75%	0.75%	\$75,000
	0.80%	0.80%	\$100,000
24-Month Share Certificate Prime Investor/Superior Checking⁴	0.65%	0.65%	\$500
	0.70%	0.70%	\$10,000
	0.75%	0.75%	\$25,000
	0.80%	0.80%	\$50,000
	0.85%	0.85%	\$75,000
	0.90%	0.90%	\$100,000
36-Month Share Certificate⁴	0.90%	0.90%	\$500
	0.95%	0.95%	\$10,000
	1.00%	1.00%	\$25,000
	1.04%	1.04%	\$50,000
	1.10%	1.09%	\$75,000
	1.15%	1.14%	\$100,000
48-Month Share Certificate⁴	1.04%	1.04%	\$500
	1.10%	1.09%	\$10,000
	1.15%	1.14%	\$25,000
	1.20%	1.19%	\$50,000
	1.25%	1.24%	\$75,000
	1.30%	1.29%	\$100,000
60-Month Share Certificate⁴	1.15%	1.14%	\$500
	1.20%	1.19%	\$10,000
	1.25%	1.24%	\$25,000
	1.30%	1.29%	\$50,000
	1.35%	1.34%	\$75,000
	1.40%	1.39%	\$100,000



Deposits & Investments

Share	Annual Percentage Yield	Prospective Dividend Rate†	Minimum Balance
Share Savings¹	0.05%	0.05%	\$25
Special Savings²	0.05%	0.05%	\$100
Money Market³	0.10%	0.10%	\$1,000
	0.15%	0.15%	\$10,000
	0.20%	0.20%	\$25,000
	0.50%	0.50%	\$50,000
Checking³	0.03%	0.03%	\$1,000
	0.03%	0.03%	\$2,500

IRAs	Annual Percentage Yield	Dividend Rate†	Minimum Balance
12-Month IRA⁵	0.10%	0.10%	\$100
	0.15%	0.15%	\$10,000
	0.20%	0.20%	\$25,000
	0.25%	0.25%	\$50,000
	0.30%	0.30%	\$75,000
	0.35%	0.35%	\$100,000
18-Month IRA⁵	0.40%	0.40%	\$100
	0.45%	0.45%	\$10,000
	0.50%	0.50%	\$25,000
	0.55%	0.55%	\$50,000
	0.60%	0.60%	\$75,000
	0.65%	0.65%	\$100,000
60-Month IRA⁵	1.15%	1.14%	\$100
	1.20%	1.19%	\$10,000
	1.25%	1.24%	\$25,000
	1.30%	1.29%	\$50,000
	1.35%	1.34%	\$75,000
	1.40%	1.39%	\$100,000

¹Fees may reduce earnings. ²\$25 minimum opening balance. Dividends paid on \$100 or more. Fees may reduce earnings. ³No minimum opening balance. Dividends paid on \$1,000 or more. Fees may reduce earnings. ⁴Early withdraw penalty on amount withdrawn based on term: *Less than 12-months: 90-days dividends, *12-months to less than 24-months: 180-days dividends, *24-months to less than 48-months: 360-days dividends, *48-months and greater: 720-days dividends. Dividends are compounded and paid monthly. ⁵Early withdraw penalty on amount withdrawn based on term: *12-months to less than 24-months: 180-days dividends, *24-months to less than 48-months: 360-days dividends, *48-months and greater: 720-days. Dividends are compounded and paid monthly. †Rates effective **November 18, 2009** and subject to change without notice.