



Loans & Credit Cards

Open an account
today!

(602) 683-1730
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ArizonaFederal.org

Fixed APR* as low as

New Auto

	Regular Rate
36-month term	3.99%
48-month term	4.49%
60-month term	4.99%
72-month term	5.24%
84-month term	5.74%

Pre-Owned Auto

24-month term	3.99%
36-month term	3.99%
48-month term	4.49%
60-month term	4.99%
72-month term	5.24%

Note: 1.00% will be added to the available rate for the refinancing of an existing Arizona Federal auto loan.

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.

*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.

Rates are effective as of April 1, 2010 and subject to change without notice.

Certificates

	Annual Percentage Yield	Dividend Rate†	Minimum Balance
6-Month Share Certificate⁴	0.20%	0.20%	\$500
	0.20%	0.20%	\$10,000
	0.20%	0.20%	\$25,000
	0.20%	0.20%	\$50,000
	0.20%	0.20%	\$75,000
	0.20%	0.20%	\$100,000
12-Month Share Certificate⁴	0.20%	0.20%	\$500
	0.20%	0.20%	\$10,000
	0.20%	0.20%	\$25,000
	0.20%	0.20%	\$50,000
	0.20%	0.20%	\$75,000
	0.20%	0.20%	\$100,000
24-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
24-Month Share Certificate Prime Investor/Superior Checking⁴	1.00%	1.00%	\$500
	1.04%	1.04%	\$10,000
	1.10%	1.09%	\$25,000
	1.15%	1.14%	\$50,000
	1.20%	1.19%	\$75,000
	1.25%	1.24%	\$100,000
36-Month Share Certificate⁴	1.65%	1.64%	\$500
	1.70%	1.69%	\$10,000
	1.75%	1.74%	\$25,000
	1.80%	1.79%	\$50,000
	1.85%	1.83%	\$75,000
	1.90%	1.88%	\$100,000
48-Month Share Certificate⁴	2.15%	2.13%	\$500
	2.20%	2.18%	\$10,000
	2.25%	2.23%	\$25,000
	2.30%	2.28%	\$50,000
	2.34%	2.32%	\$75,000
	2.40%	2.37%	\$100,000
60-Month Share Certificate⁴	2.90%	2.86%	\$500
	2.95%	2.91%	\$10,000
	3.00%	2.96%	\$25,000
	3.05%	3.01%	\$50,000
	3.10%	3.06%	\$75,000
	3.15%	3.11%	\$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
	0.25%	0.25%	\$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	0.20%	0.20%	\$100
	0.20%	0.20%	\$10,000
	0.20%	0.20%	\$25,000
	0.20%	0.20%	\$50,000
	0.20%	0.20%	\$75,000
	0.20%	0.20%	\$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	2.90%	2.86%	\$100
	2.95%	2.91%	\$10,000
	3.00%	2.96%	\$25,000
	3.05%	3.01%	\$50,000
	3.10%	3.06%	\$75,000
	3.15%	3.11%	\$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 as of April 1, 2010 and subject to change without notice.