

This Rate & Fee Schedule is part of your Agreement with REV Federal Credit Union. The Par Value of Membership Share is \$5.00. The Credit Union may offer other rates for these accounts from time to time. The rates appearing in this Schedule are effective as of April 1, 2020.

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Daily Balance to Earn the Stated APY	Transaction Limitation	Account Qualification
<input type="checkbox"/> Primary Share Zero - \$49,999.99 \$50,000.00 and over	0.010% 0.050%	0.01% 0.05%	\$5.00	\$5.00	See Section #5	
<input type="checkbox"/> Custodial Share (Age 0-18) Zero - \$49,999.99 \$50,000.00 and over	0.010% 0.050%	0.01% 0.05%	\$5.00	\$5.00	See Section #5	
<input type="checkbox"/> Safe Share	N/A	N/A	\$5.00	N/A	See Section #5	
<input type="checkbox"/> Business Share	0.010%	0.01%	\$100.00	\$100.00	See Section #5	
<input type="checkbox"/> Smart Saver Share (Age 0-12) Zero - \$49,999.99 \$50,000.00 and over	0.010% 0.050%	0.01% 0.05%	\$5.00	\$5.00	See Section #5	
<input type="checkbox"/> Teen Choice Share (Age 13-17) Zero - \$49,999.99 \$50,000.00 and over	0.010% 0.050%	0.01% 0.05%	\$5.00	\$5.00	See Section #5	
<input type="checkbox"/> Joint Share Zero - \$49,999.99 \$50,000.00 and over	0.010% 0.050%	0.01% 0.05%	\$10.00	\$10.00	See Section #5	
<input type="checkbox"/> Extra Share Zero - \$49,999.99 \$50,000.00 and over	0.010% 0.050%	0.01% 0.05%	\$0.00	\$0.00	See Section #5	
<input type="checkbox"/> Christmas Club Share Zero - \$49,999.99 \$50,000.00 and over	0.010% 0.050%	0.01% 0.05%	\$0.00	\$0.00	See Section #5	
<input type="checkbox"/> Kasasa Saver with Kasasa Cash If Qualifications Met: Balance up to \$25,000.00 On Balances over \$25,000.00 If Qualifications are NOT Met:	0.050% 0.050% 0.050%	0.05% 0.05% 0.05%	\$0.00	\$0.00	See Section #5	Requires Kasasa Cash Checking – See Section #6 & #6a
<input type="checkbox"/> Kasasa Saver with Kasasa Cash Back	0.050%	0.05%	\$0.00	\$0.00	See Section #5	Requires Kasasa Cash Back Checking – See Section #6 & #6b
<input type="checkbox"/> Traditional IRA Savings	0.150%	0.15%	\$1.00	\$0.00	See Section #5 & #5a	
<input type="checkbox"/> Roth IRA Savings	0.150%	0.15%	\$1.00	\$0.00	See Section #5 & #5a	
<input type="checkbox"/> Life Insurance Savings	N/A	N/A	\$0.00	N/A	See Section #5	
<input type="checkbox"/> Combined Savings	N/A	N/A	\$0.00	N/A	See Section #5	
<input type="checkbox"/> Health Savings Account	0.050%	0.05%	\$0.00	\$0.00		
<input type="checkbox"/> Kasasa Cash Split Dividend Rate If Qualifications Met: Zero to \$15,000.00 On Balances over \$15,000.00 If Qualifications are NOT Met:	0.995% 0.010% 0.050%	1.00% 0.01% 0.05%	\$0.00	\$0.00		See Section #6 & #6a
<input type="checkbox"/> Kasasa Cash Back	0.000%	0.00%	\$0.00	\$0.00		See Section #6 & #6b
<input type="checkbox"/> Kasasa Tunes	0.000%	0.00%	\$0.00	\$0.00		See Section #6 & #6c
<input type="checkbox"/> Kasasa Cash with Kasasa Saver Split Dividend Rate If Qualifications Met: Zero to \$15,000.00 On Balances over \$15,000.00 If Qualifications are NOT Met:	0.995% 0.010% 0.050%	1.00% 0.01% 0.05%	\$0.00	\$0.00		Requires Kasasa Saver – See Section #6 & #6a
<input type="checkbox"/> Kasasa Cashback with Kasasa Saver	0.000%	0.00%	\$0.00	\$0.00		Requires Kasasa Saver – See Section #6 & #6b
<input type="checkbox"/> Teen Choice Checking	0.000%	0.00%	\$0.00	\$0.00		
<input type="checkbox"/> Estate Checking	0.010%	0.01%	\$25.00	\$500.00		
<input type="checkbox"/> Employee Checking	0.010%	0.01%	\$0.00	\$0.00		
<input type="checkbox"/> Renew Checking	0.000%	0.00%	\$100.00	\$0.00		
<input type="checkbox"/> Smart Choice Checking	0.000%	0.00%	\$0.00	\$0.00		

<input type="checkbox"/> Money Market	Zero - \$1,499.99 \$1,500 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and Over	0.000% 0.150% 0.200% 0.250%	0.00% 0.15% 0.20% 0.25%	\$1,500.00	\$1,500.00	See Section #5
<input type="checkbox"/> Premium Money Market		0.349%	0.35%	\$50,000.00	\$50,000.00	See Section #5
<input type="checkbox"/> Business Money Market	Zero - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 and Over	0.000% 0.150% 0.200% 0.250% 0.349%	0.00% 0.15% 0.20% 0.25% 0.35%	\$2,500.00	\$2,500.00	See Section #5

Business Share Draft Account Types	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Daily Balance to Earn the Stated APY	Monthly Service Charge	Average Daily Balance to Avoid Monthly Service Charge	Number of Deposited Checks per Month (No Fee)	Fee Per Deposited Check Over 75/125
<input type="checkbox"/> Standard Business Checking	0.000%	0.00%	\$100.00	\$0.00	\$9.95	\$100.00	75	\$0.25
<input type="checkbox"/> Premium Business Checking Zero - \$4,999.99 \$5,000 and Over	0.000% 0.000%	0.00% 0.00%	\$250.00	\$5,000.00	\$19.95	\$2,000.00	125	\$0.25

Account Disclosure

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

- Rate Information.** The dividend rate and Annual Percentage Yield ("APY") listed above may change each dividend period as determined by the Credit Union's Board of Directors.
- Compounding and Crediting.** Dividends will be compounded daily. Dividends will be credited to your account every month. The Dividend Period ("period") for each of your accounts is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Balance Information.** Any minimum deposit to open an account, and the minimum daily balance you must maintain to earn the annual percentage yield stated for your account is set forth in the above Schedule. **"Daily Balance Method"** Dividends are calculated by the daily balance method which applies a daily periodic rate to the principle balance in the account each day. **Accounts with Minimum Balance Requirements:** If you fail to maintain the minimum balance required to earn the dividend rate and annual percentage yield for any account as set forth in the above Schedule, then you will not earn the dividend rate and annual percentage yield for the period in which you do not meet this requirement.
- Accrual of Dividends.** Dividends will begin to accrue on the business day we receive provisional credit for the deposit of noncash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account.
- Transaction Limitations: For All Share Savings and Money Market Accounts:** Pursuant to Federal Regulation D, during any calendar month you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, telephonic, home banking, or audio response transfer or instruction. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders, including orders received through ACH. Any minimum withdrawal requirements are set forth in the Schedule. If you exceed the transfer limitations set forth above in any statement period, we may reverse or refuse to make the transfer, and your account may be closed. If payment is made directly to the depositor, you may make an unlimited number of withdrawals from these accounts in person, by mail, at an ATM, or by telephone if the withdrawal is mailed to you in a check. There is also no limit on the number of transfers you may make to any loan account(s) with us. **5a. Additional Limitations for IRA and HSA Savings Accounts:** You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA, HSA, or other Credit Union accounts. Deposits are not limited. Transfers to a Credit Union IRA Certificate are allowed subject to applicable law; and the minimum balance requirements and other restrictions applicable to the Certificate Account.
- 6a. Kasasa® Qualification Information.** "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. You must be enrolled in Electronic Statements as a condition of this account. Enrollment in electronic services (e.g. online banking) and log-ons may be required to meet some of the account's qualifications. Limit one (1) account per social security number. There are no recurring monthly service charges or fees to open or close a Kasasa account. Contact one of our Member Service Representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Kasasa, Kasasa Cash, Kasasa Cash Back, Kasasa Tunes and Kasasa Saver are trademarks of BancVue, Ltd.
- 6a. Kasasa Cash® -** Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. Only debit card transactions processed by merchants and received by us as point-of-sale (POS) transactions count towards qualifying debit card transactions. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) Balances up to \$15,000 receive APY of 1.00%; and balances over \$15,000 earn 0.010% dividend rate on the portion of balance over \$15,000, resulting in a range from 0.01 to 1.00% APY depending on the account's balance and (2) you will receive a maximum of \$10.00 in reimbursements up to (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within thirty (30) calendar days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. When Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM fees are not refunded. Dividends and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle.
- 6b. Kasasa Cash Back® -** Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. Only debit card transactions processed by merchants and received by us as point-of-sale (POS) transactions count towards qualifying debit card transactions. Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 1.00% cash back on up to a total of \$300.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$3.00 cash back may be earned per Monthly Qualification Cycle. When Kasasa Cash Back qualifications are not met, no cash back payments are made. Cash back payments will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. Rates and rewards are variable and may change after account is opened.
- 6c. Kasasa Tunes® -** Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. Only debit card transactions processed by merchants and received by us as point-of-sale (POS) transactions count towards qualifying debit card transactions. Reward Information: When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$5.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your REV FCU Kasasa Tunes debit card and must post and settle to your account during the monthly qualification cycle. ATM Fee Refunds: you will receive unlimited reimbursements (\$4.99 per transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented 30 days for reimbursements of individual ATM fees of \$5.00 or higher. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the current statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. Rewards are variable and may change after account is opened. iTunes is a registered trademark of Apple, Inc. Amazon is a registered trademark of Amazon.com. Google Play is a registered trademark of Google Inc. Apple Inc., Amazon.com and Google are not participants in or sponsors of this program.

Fee Schedule

The Credit Union reserves the right to waive any fee at its discretion when extenuating circumstances exist. The fees appearing in this Schedule are effective as of:
February 1, 2020.

ACCOUNT RELATED FEES					
Item	Amount	Item	Amount		
Check Copies, each	\$1.00	Closing Share Account within 3 Months of Opening	\$15.00		
Copy of IRS Forms 1098/1099	\$5.00	Dormant Fee, per month	\$10.00		
New Membership Fee (one time upon application/non-refundable)	\$5.00	Temporary Checks, per page	\$5.00		
Premium Money Market Account Minimum Balance Fee, monthly (if balance falls below \$50,000.00)	\$15.00				
Single Service Fee – Share Account Balance Less than \$100.00 and no other Services, per month (<i>Youth Account Excluded</i>)	\$6.00				
Platinum Checking- (<i>Still Servicing, No Longer Offered</i>)- Minimum Balance Fee if total deposits are below \$5,000 and if checking balance is below \$500	\$9.95				
AUTOMATED TELLER MACHINE & DEBIT CARD RELATED FEES					
Item	Amount	Item	Amount		
Use of REV FCU Automated Teller Machine (ATM) with REV Debit Card	FREE	Use of Non-REV FCU ATMs (Foreign ATM Fee)	\$2.00		
Replacement Debit Card Fee	\$6.00	Empty ATM Deposit Envelope Fee, each	\$35.00		
Debit Card Inactivity Fee (after no activity for six months), per month	\$5.00				
DIGITAL BANKING RELATED FEES					
Overnight Check – Bill Pay	\$10.00				
Popmoney® Standard	FREE				
Popmoney® Next Day	\$10.00				
External Transfers – Basic Segment, Standard Inbound and Outbound, based on limits \$0.00 - \$1,000.00 FREE \$1,000.01 - \$8,000.00 (if qualified) \$10.00					
External Transfers – Basic Segment, Next Day Inbound and Outbound	\$10.00				
External Transfers – Premier Segment, Standard Inbound and Outbound, based on limits \$0.00 - \$1,000.00 FREE \$1,000.01 - \$8,000.00 \$10.00 \$8,000.01 - \$15,000.00 (if qualified) \$15.00					
External Transfers – Next Day, Inbound and Outbound, based on limits	\$10.00				
Stop Payment Fee for Popmoney® & External Transfer Transactions (3 rd Party Fee)	\$35.00				
TRANSACTION RELATED FEES					
Item	Amount	Item	Amount		
Christmas Club Early Withdrawal Fee	\$10.00	Deposit Item Returned Unpaid, each	\$15.00		
REV Telephone Transfers, each	\$5.00	Insufficient Funds (NSF), item returned, per item	\$35.00		
Manual ACH/Draft Posting Fee, each	\$12.50	Stop Payment Fee, per item	\$35.00		
Overdraft Saving to Checking Transfer Fee	\$4.50	Enhanced Overdraft Privilege Fee, each	\$35.00		
Certificate Early Withdrawal Fee (Excludes IRA Certificates. Certificates purchased prior to 04/01/2010 are excluded from any flat fee until the certificate is renewed.)	\$20.00				
Check Cashing Fee: Non-Members, per item			10% of the value of the check(s) or \$10.00 (whichever is less)		
Check Cashing Fee: Member – Under Minimum Deposit Requirement*, per item			5% of the value of the check(s) or \$5.00 (whichever is less)		
Official Checks					
Official Check to Self, each FREE Official Check to Third Party, each \$10.00** Replacement Checks (Member) \$10.00 Replacement Checks (Non-Member) \$15.00					
**Golden Checking (<i>Still Servicing, No Longer Offered</i>)-Member Discount: \$2.50 each, free if payable for \$500.00 or more.					
**Vintage Checking (<i>Still Servicing, No Longer Offered</i>)-Member Discount: \$3.00 each..					
Wire Transfers, per wire. Outgoing Domestic Wire \$25.00 Outgoing International Wire \$40.00 Incoming Wire \$10.00					
OTHER SERVICE FEES					
Item	Amount	Item	Amount		
Bad Address Fee, per month	\$6.00	Deposit Verification	\$15.00		
Balancing Statement/Account Research – Less than 30 Minutes is FREE; 30 Minutes and longer, per hour	\$35.00				
Processing Fee for Levies/Garnishments	\$100.00				
Statement Copies: In Branches, per statement \$5.00 Mailed, per statement \$6.00 eStatements, FREE					
Statement Fee, charged if you have Online Banking and you receive a paper statement, per month	\$3.00				
Safe Deposit Box Drilling/Lock Change Fee	\$130.00				
SAFE DEPOSIT BOXES					
		3 x 5	5 x 5	3 x 10	5 x 10
Annual Fee** (effective 02/01/2020)	\$40.00	\$60.00	\$65.00	\$80.00	\$130.00

BUSINESS BANKING FEES (in addition to fees listed above)			
Item	Amount	Item	Amount
Business Debit Cards – 5 Free, Additional Cards each	\$5.00	Incorrect/Missing TIN	\$50.00
Security Bags, each	\$50.00	Sweep Account Fee	\$5.00
Medallion Signature Guarantee, per Signature	\$3.00	Positive Pay	\$20.00
Monthly ACH Access Fee	\$20.00	Monthly RDC (Remote Deposit Capture) Access Fee	\$20.00
Monthly Wire Access Fee (<i>see Wire Transfer Fees above for per wire item fee</i>)	\$20.00		

*Member must have \$100.00 on deposit in a prime savings or more than one account under the same membership.

FUNDS AVAILABILITY AMOUNTS CURRENTLY IN EFFECT		
Amount We Must Make Immediately Available:	Additional Amount We Must Make Available if We Extend Immediate Availability by One Day:	Large Deposit and New Account Exceptions to Immediate Availability:
\$200.00	\$400.00	\$5,000.00

The Funds Availability Amounts listed above are not subject to check items deposited via Automated Teller Machines, Mobile Deposit Capture, or Remote Deposit Capture.

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