

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 **November 1, 2021**.

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						
<input type="checkbox"/> Custodial Share (Age 0-18)	Zero - \$49,999.99	0.010%	0.01%	\$5.00	\$5.00	See Section #5
<input type="checkbox"/> Smart Saver Share (Age 0-12)	\$50,000 and Over	0.050%	0.05%			
<input type="checkbox"/> Teen Choice Share (Age 13-17)						
<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"/> 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	0.010%	0.01%	\$0.00	\$0.00	See Section #5
<input type="checkbox"/> Christmas Club Share	\$50,000.00 and over	0.050%	0.05%			
<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"/> Premier Checking	<b>Split Dividend Rate</b> If Qualifications Met: Zero to \$15,000.00 \$15,000.01 and over Qualifications NOT Met:	0.995% 0.010% 0.010%	1.00% 0.01% 0.01%	\$0.00	\$0.00	See Section #6
<input type="checkbox"/> Easy 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"/> Money Market	Zero - \$999.99 \$1,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 and Over	0.000% 0.050% 0.100% 0.100% 0.100% 0.150%	0.00% 0.05% 0.10% 0.10% 0.10% 0.15%	\$1,500.00	\$1,000.00	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% 0.050% 0.100% 0.100% 0.100%	0.00% 0.05% 0.10% 0.10% 0.10%	\$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.** \*APY= Annual Percentage Yield. The dividend rate and 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.

6. **Premier Checking** - Only one Premier Checking account per Social Security Number and only one reward type checking account (Premier or Kasasa Product) available on a single membership at any given time. To qualify for the higher APY and to avoid a monthly service fee (listed in the fee schedule), you must (1) have electronic deposit(s) totaling at least \$500.00 (accumulative) to the Premier Checking account each month (electronic deposits may be in the form of direct deposit, mobile deposit capture, ATM deposit, or ACH transfer from another institution) and (2) make at least \$500 in Combined Net Purchases from your Debit Card using your PIN, signature, or other authorization, or credit union Credit Card. The following conditions apply to the qualified ATM Fee Reimbursement. Qualified Fees are fees charged by the owners of non-REV ATMs (also known as "surcharge fees") that are less than \$10.00 per the following ATM transactions; (a) withdrawals of at least \$10.00; (b) balance inquiries; or (c) balance transfer. REV will reimburse qualified fees totaling up to \$10.00. REV will waive our "foreign ATM fee;" the fee that REV normally charges for using a non-REV ATMs" without reducing your \$10 limit. ATM Fee Reimbursement will be applied on the last day of each month if all account requirements are met. Account must be open at time of reimbursement. Please save your receipt to resolve any discrepancies. "Combined Net Purchases" means the total dollar amount of purchase at merchants using any of the above cards, minus any credits for returns, transaction disputes, or other reasons other than a payment to a credit card account. Each amount is counted in the calendar month in which it posts as final on your account, even if the transaction began in a prior month. To illustrate, if you purchase \$200 in goods on 1/31, but the merchant does not post the transaction to your account until 2/1, and then you return the goods for a \$200 credit on 3/15, then your Combined Net Purchase would be impacted as follows: January: No impact because the transaction is still pending. February: +\$200 for the purchase posting. March: -\$200 for the return being credited. Combined Net Purchases may be made using the physical card, the numbers printed on the card, or the card within a mobile wallet such as Apple Pay®. Combined Net Purchases do not include ATM transactions, cash advances, balance transfers. Transfers to or from a payment service that is generally used to send money to individuals (Zelle®, Venmo®, Cash App®) will not be considered "purchase at merchants" and may be excluded from Combined Net Purchases, regardless of the actual purpose of the transfer. Inclusions or exclusions of a particular payment service may be changed from time to time without notice. The Combined Net Purchases from your debit card only includes the transactions that post to your Premier Checking account. If you have credit cards under multiple memberships with the credit union, the Combined Net Purchases from your credit cards only count toward the Premier Checking account under the membership number associated with the cards. Please contact a member service representative if you are unsure of which credit cards are listed under their associated membership number. Other restrictions may apply.

## 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:  
**November 1, 2021.**

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
Money Market Account Minimum Balance Fee, monthly (if balance falls below \$1,000.00)			\$10.00
Secured Checking – Monthly Service Fee ( <i>Legacy product of Riegelwood – Not available as a new product</i> )			\$5.95
Single Service Fee – Share Account Balance Less than \$100.00 and no other Services, per month ( <i>Youth Account Excluded</i> )			\$6.00
Premier Checking – Monthly Service Fee (if qualifications are not met)			\$5.00
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
Expedited Replacement Card Fee			\$30.00
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 <b>FREE</b>   \$1,000.01 - \$8,000.00 (if qualified) <b>\$10.00</b>			
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 <b>FREE</b>   \$1,000.01 - \$8,000.00 <b>\$10.00</b>   \$8,000.01 - \$15,000.00 (if qualified) <b>\$15.00</b>			
External Transfers – Next Day, Inbound and Outbound, based on limits			\$10.00
Stop Payment Fee for Popmoney® & External Transfer Transactions (3 <sup>rd</sup> 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 Savings 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 <b>\$10.00</b> (whichever is less)	
Check Cashing Fee: Member – Under Minimum Deposit Requirement*, per item		5% of the value of the check(s) or <b>\$5.00</b> (whichever is less)	
Official Checks			
Official Check to Self, each <b>FREE</b>   Official Check to Third Party, each <b>\$10.00**</b>   Replacement Checks (Member) <b>\$10.00</b>   Replacement Checks (Non-Member) <b>\$15.00</b>			
Money Order Fee: \$1.00 each – <i>Money Orders are only available at our Riegelwood and Leland Branch locations for a limited time.</i>			
Wire Transfers, per wire. Outgoing Domestic Wire <b>\$25.00</b>   Outgoing International Wire <b>\$40.00</b>   Incoming Wire <b>\$10.00</b>			
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 <b>FREE</b> ; 30 Minutes and longer, per hour			\$35.00
Processing Fee for Levies/Garnishments			\$100.00
Statement Copies: In Branches, per statement <b>\$5.00</b>   Mailed, per statement <b>\$6.00</b>   eStatements, <b>FREE</b>			
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			
Annual Fee (effective 02/01/2020)	3 x 5	5 x 5	3 x 10
	\$40.00	\$60.00	\$65.00
			5 x 10
			\$80.00
			10 x 10
			\$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:
<b>\$225.00</b>	<b>\$450.00</b>	<b>\$5,525.00</b>

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

REV Federal Credit Union  
P.O. Box 118000  
CHARLESTON, SOUTH CAROLINA 29423  
843.832.2600 | 1.800.845.5550 | www.REVfcu.com

