

REV Federal Credit Union may offer other rates for these accounts from time to time. The Credit Union reserves the right to waive any fee at its discretion when extenuating circumstances exist. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan. The rates & fees appearing in this Schedule are effective as of **February 27, 2023**.

Share Certificate Terms	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Daily Balance to Earn the Stated APY	Transaction Limitation	Early Withdrawal Fee
<input type="checkbox"/> 13 Month Special	4.150%	4.237%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
IRA Share Certificate Terms						
<input type="checkbox"/> 13 Month Special IRA	4.150%	4.237%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned

**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 Special Share Certificate(s).

- Rate Information.** The dividend rate and Annual Percentage Yield (“APY”) on your account are stated in the above Schedule and/or your Share Certificate. The annual percentage yield reflects the dividends to be paid on your account based on the dividend rate and the frequency of compounding for an annual period. These rates are fixed and determined by the Credit Union’s Board of Directors. The annual percentage yield assumes that dividends will remain on deposit until maturity. Any withdrawals will reduce your earnings
- Compounding and Crediting.** Dividends will be compounded daily. Dividends will be credited to your account every month. The Dividend Period (“period”) for your account is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.  
**2a. For IRA Certificates:** By electing the option of having the dividends posted to an account other than an IRA, you may be subject to a penalty from the IRS.
- 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 and/or your Share Certificate.  
**“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.  
**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:** You can withdraw dividends anytime during the term of crediting after they are credited to your account. This dividend withdrawal limitation does not apply if you have made arrangements to have dividends paid to you or to another account in lieu of having them credited to this account.  
**5a.** After the account is opened, you may not make any additions into the account until the maturity dated stated on the Share Certificate.
- Automatically Renewable Account.** The 13 Month Special Share Certificates will automatically renew into the standard 12 Month Share Certificate at maturity. The 13 Month Special IRA Share Certificates will automatically renew into the standard 12 Month IRA Share Certificate at maturity. You may prevent renewal if you withdraw the funds in the account at maturity or within the seven (7) day grace period after maturity. We can prevent renewal if we mail notice to you at least thirty 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing share account or we will send you a check for the proceeds.

