

Truth-In-Savings Act - Rate & Fee Schedule (Share & Checking Accounts)

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
<input type="checkbox"/> REV Biz Money Market Zero - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$499,999.99 \$500,000 - \$999,999.99 \$1,000,000 and Over	4.879% 4.879% 4.879% 4.879% 4.879%	5.00% 5.00% 5.00% 5.00% 5.00%	\$0.00	\$0.01	\$10.00*	*\$10.00 Monthly Service Charge applies if balance drops below \$25,000 at month end.	N/A	N/A

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.

- Rev. August 14, 2023

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. 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.

ACCOUNT RELATED FEES						
Item	Amount	Item	Amount			
Inactivity Fee, per month	\$15	Bad Address Fee, per month	\$10			
Identity Theft Protection Fee (IDSafeChoice)	\$2	#UPTHEGOOD Foundation Annual Fee	\$2			
Premier Checking – Monthly Service Fee (if qualifications are not met)			\$5			
Renew Checking – Monthly Service Fee			\$10			
Secured Checking – Monthly Service Fee (<i>Legacy product of Riegelwood – Not available as a new product</i>) (<i>Waived for members age 65 and older</i>)			\$5.95			
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			
Replacement Debit Card Fee	\$10	Debit Card Inactivity Fee (after no activity for six months), per month	\$5			
Expedited Replacement Card Fee	\$30					
DIGITAL BANKING RELATED FEES						
Item	Amount	Item	Amount			
Overnight Check – Bill Pay	\$10	Popmoney® Standard	FREE			
Popmoney® Next Day	\$10	Stop Payment Fee for Popmoney® & External Transfer Transactions (3 rd Party Fee)	\$35			
BASIC SEGMENT (External Transfers)		PREMIER SEGMENT (External Transfers)				
Standard Inbound and Outbound, based on limits		Standard Inbound and Outbound, based on limits				
\$0.00 - \$1,000.00 FREE \$1,000.01 - \$8,000.00 (if qualified) \$10		\$0.00 - \$1,000.00 FREE \$1,000.01 - \$8,000.00 \$10 \$8,000.01 - \$15,000.00 (if qualified) \$15				
Next Day , Inbound and Outbound, based on limits \$10		Next Day , Inbound and Outbound, based on limits \$10				
TRANSACTION RELATED FEES						
Item	Amount	Item	Amount			
Holiday Club Early Withdrawal Fee	\$10	Deposit Item Returned Unpaid, each	\$15			
REV Telephone Transfers, each	\$5	Insufficient Funds (NSF), item returned, per item	\$35			
Manual ACH/Draft Posting Fee, each	\$12	Stop Payment Fee, per item	\$35			
Overdraft Transfer Fee (Share to Share)	\$5	Enhanced Overdraft Privilege Fee, each	\$35			
ACH Origination Fee, per loan payment via ACH	\$15	Enhanced Debit Card Privilege Fee, each	\$35			
Check Cashing Fee: Non-Members, per item		\$10 for check(s) over \$100				
Check Cashing Fee: Member – Under Minimum Deposit Requirement*, per item		\$5 for check(s) over \$100				
Official Check to Self, each FREE Official Check to Third Party, each \$10 Replacement Checks (Member) \$10 Replacement Checks (Non-Member) \$15						
Wire Transfers, per wire. Outgoing Domestic Wire \$25 Outgoing International Wire \$40 Incoming Domestic and International Wire \$10						
OTHER SERVICE FEES						
Item	Amount	Item	Amount			
Processing Fee for Levies/Garnishments	\$100	Safe Deposit Box Drilling/Lock Change Fee	\$130			
Balancing Statement/Account Research – Less than 30 Minutes is FREE; 30 Minutes and longer, per hour		\$35				
Statement Fee, charged if you receive a paper statement , per month**		\$5				
Statement Copies: In Branches, per statement \$5 Mailed, per statement \$5 eStatements, FREE						
SAFE DEPOSIT BOXES		3 x 5	5 x 5	3 x 10	5 x 10	10 x 10
Annual Fee (effective 02/01/2020)		\$40	\$60	\$65	\$80	\$130
BUSINESS BANKING FEES (in addition to fees listed above)						
Item	Amount	Item	Amount			
Business Debit Cards – 5 Free, Additional Cards each	\$5	Incorrect/Missing TIN	\$50			
Security Bags, each	\$50	Sweep Account Fee	\$5			
Monthly RDC (Remote Deposit Capture) Access Fee	\$20	Positive Pay	\$20			
Monthly ACH Access Fee	\$20	Monthly Wire Access Fee (<i>see Wire Transfer Fees above for per wire item fee</i>)	\$20			

*Member must have \$100 on deposit in a prime savings or more than one account under the same membership.

**The Statement Fee will be waived if the primary member is younger than age 18 or age 65 or older. The Statement Fee does not apply to estate account or representative payee account types.

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:
\$225	\$450	\$5,525

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

Our business days are Monday through Friday 9:00am to 5:00pm ET, excluding holidays.

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