

This Rate & Fee Schedule is part of your Agreement with REV Federal Credit Union. The Par Value of Membership Share is \$5. The Credit Union may offer other rates for these accounts from time to time. The rates and fees appearing in this Schedule are effective as of **March 22, 2024**.

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) <input type="checkbox"/> Smart Saver Share (Age 0-12) <input type="checkbox"/> Teen Choice Share (Age 13-17)	Zero - \$49,999.99 \$50,000 and Over	0.010% 0.050%	0.01% 0.05%	\$5.00	\$5.00	
<input type="checkbox"/> Business Share		0.010%	0.01%	\$100.00	\$100.00	
<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	
<input type="checkbox"/> Extra Share <input type="checkbox"/> Holiday Club Share	Zero - \$49,999.99 \$50,000.00 and over	0.010% 0.050%	0.01% 0.05%	\$0.00	\$0.00	
<input type="checkbox"/> Traditional IRA Savings <input type="checkbox"/> Roth IRA Savings		0.150%	0.15%	\$1.00	\$0.00	See Section #5
<input type="checkbox"/> Health Savings Account		0.050%	0.05%	\$0.00	\$0.00	
<input type="checkbox"/> Premier Checking	Split Dividend Rate If Qualifications Met: Zero to \$10,000.00 \$10,000.01 - \$20,000.00 \$20,000.01 - \$100,000.00 \$100,000.01 and Over Qualifications NOT Met:	3.922% 1.980% 0.995% 0.010% 0.010%	4.00% 2.00% 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 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 - \$999,999.99 \$1,000,000 and Over	0.349% 0.449% 0.548% 0.548% 0.548% 4.879%	0.35% 0.45% 0.55% 0.55% 0.55% 5.00%	\$1,500.00	\$1,000.00	

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

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 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.
 - Premier Checking -** Only one Premier Checking account per Social Security Number and only one reward type checking account (Premier) 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 (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 per the following ATM transactions; (a) withdrawals of at least \$10.; (b) balance inquiries; or (c) balance transfer. REV will reimburse qualified fees totaling up to \$10. 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. 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		
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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