

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 **October 1, 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)	Zero - \$49,999.99	0.010%	0.01%	\$5.00	\$5.00	
<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"/> Business Share	0.010%	0.01%	\$100.00	\$100.00		
<input type="checkbox"/> Joint Share	Zero - \$49,999.99	0.010%	0.01%	\$10.00	\$10.00	
	\$50,000.00 and over	0.050%	0.05%			
<input type="checkbox"/> Extra Share	Zero - \$49,999.99	0.010%	0.01%	\$0.00	\$0.00	
<input type="checkbox"/> Holiday Club Share	\$50,000.00 and over	0.050%	0.05%			
<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		
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:						
<input type="checkbox"/> Premier Checking	3.922%	4.00%		\$0.00	\$0.00	See Section #6
<input type="checkbox"/> Bulldog Checking	1.980%	2.00%				
	0.995%	1.00%				
	0.010%	0.01%				
<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	0.349%	0.35%	\$1,500.00	\$1,000.00	
	\$25,000 - \$99,999.99	0.449%	0.45%			
	\$100,000 - \$249,999.99	0.548%	0.55%			
	\$250,000 - \$499,999.99	0.548%	0.55%			
	\$500,000 - \$999,999.99	0.548%	0.55%			
	\$1,000,000 and Over	4.402%	4.50%			

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	0.000%	0.00%	\$250.00	\$5,000.00	\$19.95	\$2,000.00	125	\$0.25
\$5,000 and Over	0.000%	0.00%						
<input type="checkbox"/> REV Biz Money Market								
Zero - \$24,999.99	4.402%	4.50%	\$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
\$25,000 - \$99,999.99	4.402%	4.50%						
\$100,000 - \$499,999.99	4.402%	4.50%						
\$500,000 - \$999,999.99	4.402%	4.50%						
\$1,000,000 and Over	4.402%	4.50%						

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 & Bulldog Checking** - Only one Premier Checking or Bulldog Checking account per Social Security Number and only one reward type checking account (Premier or Bulldog) 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 or Bulldog 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 or Bulldog 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 or Bulldog Checking account under the membership number associated with the cards. Please contact a member advisor 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 (after no activity for 12 months), per month	\$15	Bad Address Fee, per month	\$10
Identity Theft Protection Fee (IDSafeChoice)	\$2	#UPTHEGOOD Foundation Annual Fee	\$2
Premier or Bulldog 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>) (Waived for members age 65 and older)			\$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		
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
Overnight Check – Bill Pay	\$10		
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
Annual Fee (effective 02/01/2020)		\$40	\$60
		\$65	\$80
		\$10 x 10	\$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.

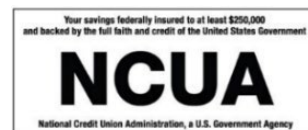
FUNDS AVAILABILITY AMOUNTS CURRENTLY IN EFFECT		
Amount We Must Make Immediately Available:	Additional Amount We Must Make Available if We Extend Immediate Availability by One Day:	Large Deposit and New Account Exceptions to Immediate Availability:
\$225	\$450	\$5,525

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.

State Laws & Jurisdiction / Venue: Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of South Carolina shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue. For the purposes of jurisdiction and venue as explained in the Membership Account Agreement and Disclosures, the Credit Union's principal office is located in Berkeley County in the State of South Carolina.

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



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 **September 26, 2024**.

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"/> 3 Month	4.162%	4.25%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR All Dividends Earned
<input type="checkbox"/> 6 Month	4.162%	4.25%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 7 Month Special	3.922%	4.00%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 9 Month	3.440%	3.50%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 9 Month Special	4.162%	4.25%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 12 Month	3.682%	3.75%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 12 Month Small Saver	1.735%	1.75%	\$100.00	\$100.00	See Section #5 & #5b	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 12 Month Special	4.162%	4.25%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 13 Month Special	3.682%	3.75%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 18 Month	2.956%	3.00%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 180 Days Dividends Earned
<input type="checkbox"/> 18 Month Special	3.440%	3.50%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 180 Days Dividends Earned
<input type="checkbox"/> 24 Month	2.078%	2.10%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 180 Days Dividends Earned
<input type="checkbox"/> 24 Month Special	3.440%	3.50%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 180 Days Dividends Earned
<input type="checkbox"/> 36 Month	2.225%	2.25%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 365 Days Dividends Earned
<input type="checkbox"/> 48 Month	2.274%	2.30%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 365 Days Dividends Earned
<input type="checkbox"/> 60 Month	2.762%	2.80%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 365 Days Dividends Earned
IRA Certificate Terms						
<input type="checkbox"/> 9 Month IRA	3.682%	3.75%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 12 Month IRA	3.682%	3.75%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 12 Month Small Saver IRA	1.735%	1.75%	\$100.00	\$100.00	See Section #5 & #5b	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 13 Month Special IRA	3.682%	3.75%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 90 Days Dividends Earned
<input type="checkbox"/> 24 Month IRA	2.078%	2.10%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 180 Days Dividends Earned
<input type="checkbox"/> 36 Month IRA	2.225%	2.25%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 365 Days Dividends Earned
<input type="checkbox"/> 48 Month IRA	2.274%	2.30%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 365 Days Dividends Earned
<input type="checkbox"/> 60 Month IRA	2.762%	2.80%	\$250.00	\$250.00	See Section #5 & #5a	\$20 Minimum OR 365 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 Share Certificate.

- 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.
 - 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.
 - After the account is opened, you may not make any additions into the account until the maturity dated stated on the Share Certificate.
 - You may make unlimited deposits into the account.
- Automatically Renewable Account.** This account will automatically renew 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.
- Automatically Renewable Account for Special Certificates.** The 7 Month Special Share Certificates will automatically renew into the standard 6 Month Share Certificate at maturity. The 9 Month Special Share Certificates will automatically renew into the standard 9 Month Share Certificate at maturity. The 12 Month Special Share Certificates will automatically renew into the standard 12 Month Share Certificate at maturity. The 13 Month Special Share Certificates will automatically renew into the standard 12 Month IRA Share Certificate at maturity. The 18 Month Special Share Certificates will automatically renew into the standard 18 Month Share Certificate at maturity. The 24 Month Special Share Certificates will automatically renew into the standard 24 Month 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.