



Truth-In-Savings Act:

Rate and Fee Schedule

This Rate & Fee Schedule is part of your Agreement with REV Federal Credit Union. The 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 Par Value of Membership Share is \$5.

The Rates and Fees appearing in this Schedule are effective as of:
March 11, 2025.

| 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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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.

Questions? We’re here for you!

| | |
|----------------|---|
| Online | www.REVfcu.com |
| Call Us | 800.845.5550 |
| Address | REV Federal Credit Union Attn: Member Experience Center P.O. Box 118000, Charleston, SC 29423 |

REV Savings & Money Market Solutions

Primary Share*

Custodial Share (age 0-18)*

Smart Saver Share (age 0-12)*

Teen Choice Share (age 13-17)*

Joint Share*

Extra Share

Holiday Club Share

*Required based on account type.

Minimum Opening Deposit

| | |
|---|------|
| Primary, Custodial, Smart Saver, Teen Choice Shares | \$5 |
| Joint Share | \$10 |
| Extra, Holiday Club Shares | \$0 |

Minimum Daily Balance to Earn Stated APY*

| | |
|---|------|
| Primary, Custodial, Smart Saver, Teen Choice Shares | \$5 |
| Joint Share | \$10 |
| Extra, Holiday Club Shares | \$0 |

Transaction Limitation..... None

Balance Tier –

Dividend Rate / Annual Percentage Yield (APY)

| | |
|--------------------|----------------|
| Zero - \$24,999.99 | 0.010% / 0.01% |
| \$50,000 and over | 0.050% / 0.05% |

Traditional IRA Savings Share

Roth IRA Savings Share

Minimum Opening Deposit..... \$1

Minimum Daily Balance to Earn Stated APY*..... \$0

Transaction Limitation..... See Section 5

Account Qualification..... None

Dividend Rate / Annual Percentage Yield (APY)

0.150% / 0.15%

Health Savings Share

Minimum Opening Deposit..... \$0

Minimum Daily Balance to Earn Stated APY*.....\$0

Transaction Limitation..... See Section 5

Dividend Rate / Annual Percentage Yield (APY)

0.050% / 0.05%

Money Market

Minimum Opening Deposit..... \$1,500

Minimum Daily Balance to Earn Stated APY*.....\$1,000

Transaction Limitation..... None

Balance Tier –

Dividend Rate / Annual Percentage Yield (APY)

| | |
|--------------------------|----------------|
| Zero - \$24,999.99 | 0.349% / 0.35% |
| \$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 | 3.922% / 4.00% |

REV Checking Solutions

Premier Checking

Bulldog Checking

Minimum Opening Deposit..... \$0

Minimum Daily Balance to Earn Stated APY*.....\$0

Transaction Limitation..... None

Monthly Maintenance Charge..... \$5

If qualifications are not met

Account Qualification..... See Section 6

Balance Tier -

Split Dividend Rate / Annual Percentage Yield (APY)

If Qualification are met

Zero - \$10,000.00 3.922% / 4.00%

\$10,000.01 - \$20,000.00 1.980% / 2.00%

\$20,000.01 - \$100,000.00 0.995% / 1.00%

\$100,000.01 and Over 0.010% / 0.01%

If Qualifications not met: 0.010% / 0.01%

Easy Checking

Minimum Opening Deposit..... \$0

Minimum Daily Balance to Earn Stated APY*..... \$0

Transaction Limitation..... None

Dividend Rate / Annual Percentage Yield (APY)

0.010% / 0.01%

Renew Checking

Minimum Opening Deposit.....\$100

Minimum Daily Balance to Earn Stated APY..... \$0

Transaction Limitation..... None

Monthly Maintenance Charge.....\$10

Dividend Rate / Annual Percentage Yield (APY)

0.00% / 0.00%

Account Disclosures

Except as specifically described, the following disclosures apply to all 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.

Fee Schedule

Account Related Fees

| | |
|---|---------|
| Inactivity Fee – per month..... | \$15.00 |
| <i>(after no activity after 12 months)</i> | |
| Bad Address Fee – per month..... | \$10.00 |
| #UPTHEGOOD Foundation - Annual Fee..... | \$2.00 |
| Identity Theft Protection Fee (IDSafeChoice)..... | \$2.00 |
| Premier or Bulldog Checking – Monthly Service Fee..... | \$5.00 |
| <i>(if qualifications are not met)</i> | |
| Renew Checking – Monthly Service Fee..... | \$10.00 |
| Secured Checking – Monthly Service Fee..... | \$5.95 |
| <i>(Legacy product from Riegelwood – not available as a new product – fee waived for members aged 65 and older)</i> | |
| Holiday Club – Early Withdrawal Fee..... | \$10.00 |

Debit Card & Automated Teller Machine (ATM) Services

| | |
|--|-----------|
| Use of REV ATM with REV Debit Card..... | No Charge |
| Use of Non-REV ATMs (Foreign ATM Fee)..... | \$2.00 |
| Replacement Debit Card Fee..... | \$10.00 |
| Expedited Replacement Card Fee..... | \$30.00 |
| Debit Card Inactivity Fee, per month..... | \$5.00 |
| <i>(after no activity for six months)</i> | |

Check Services

| | |
|--|-----------|
| Check Cashing Fee | |
| Non-Member – Check over \$100.00..... | \$10.00 |
| Member – Under min deposit requirement*..... | \$5.00 |
| Official Check to Self..... | No Charge |
| Official Check to Third Party..... | \$10.00 |
| Replacement Checks | |
| Member..... | \$10.00 |
| Non-Member..... | \$15.00 |
| Overnight Check via Bill Pay..... | \$10.00 |

Safe Deposit Box Services

| | |
|--|----------|
| Annual Rental Fee by Box Size: | |
| 3 X 5 | \$40.00 |
| 5 X 5 | \$60.00 |
| 3 X 10 | \$65.00 |
| 5 X 10 | \$80.00 |
| 10 X 10..... | \$130.00 |
| Safe Deposit Box Drilling/Lock Change Fee..... | \$130.00 |

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

Transaction Related Fees

| | |
|--|----------|
| REV Telephone Transfers, each..... | \$5.00 |
| <i>(via Member Experience Center)</i> | |
| Manual ACH/Draft Posting Fee, each..... | \$12.00 |
| ACH Origination Fee, per Loan Payment..... | \$15.00 |
| Deposit Item Return Unpaid, each..... | \$15.00 |
| Stop Payment Fee (Check or ACH), per item..... | \$35.00 |
| Processing Fee for Levies/Garnishments | \$100.00 |
| Wire Transfer, per wire: | |
| Outgoing Domestic Wire..... | \$25.00 |
| Outgoing International Wire..... | \$40.00 |
| Incoming Domestic and International Wire..... | \$10.00 |

Overdraft Related Fees

| | |
|--|---------|
| Enhanced Overdraft Privilege Fee..... | \$35.00 |
| Enhanced Debit Card Privilege Fee..... | \$35.00 |
| Insufficient Funds (NSF), per item..... | \$35.00 |
| Overdraft Transfer Fee (Share to Share)..... | \$5.00 |

Statement Related Fees

| | |
|---|-----------|
| Monthly Statement Fee..... | \$5.00 |
| <i>Charged if you receive a paper statement</i> | |
| Statement Copies | |
| In Branch - per statement..... | \$5.00 |
| Mailed - per statement..... | \$5.00 |
| eStatement..... | No Charge |
| Balancing Statement/Account Research | |
| Less than 30 minutes | No Charge |
| 30 minutes and longer- per hour..... | \$35.00 |

REV Share Certificate Solutions

3 Month Certificate

Minimum Opening Deposit..... \$250

Minimum Daily Balance to Earn Stated APY*.....\$250

Transaction Limitation.....*See Section 5 & 5a*

Early Withdrawal Fee.....\$20 Minimum OR All Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

3 Month: 3.440% / 3.50%

6 Month Certificate

7 Month Certificate Special

9 Month Certificate

9 Month Certificate Special

12 Month Certificate

12 Month Certificate Special

13 Month Certificate Special

Minimum Opening Deposit..... \$250

Minimum Daily Balance to Earn Stated APY*.....\$250

Transaction Limitation.....*See Section 5 & 5a*

Early Withdrawal Fee.....\$20 Minimum OR 90 Days Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

6 Month: 3.682% / 3.75%

7 Month Special: 3.440% / 3.50%

9 Month: 3.198% / 3.25%

9 Month Special: 3.682% / 3.75%

12 Month: 3.440% / 3.50%

12 Month Special: 3.682% / 3.75%

13 Month Special: 3.440% / 3.50%

18 Month Certificate

18 Month Certificate Special

24 Month Certificate

24 Month Certificate Special

Minimum Opening Deposit..... \$250

Minimum Daily Balance to Earn Stated APY*.....\$250

Transaction Limitation.....*See Section 5 & 5a*

Early Withdrawal Fee.....\$20 Minimum OR 180 Days Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

18 Month: 2.956% / 3.00%

18 Month Special: 3.440% / 3.50%

24 Month: 2.078% / 2.10%

24 Month Special: 3.440% / 3.50%

36 Month Certificate

48 Month Certificate

60 Month Certificate

Minimum Opening Deposit..... \$250

Minimum Daily Balance to Earn Stated APY*.....\$250

Transaction Limitation.....*See Section 5 & 5a*

Early Withdrawal Fee.....\$20 Minimum OR 365 Days Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

36 Month: 2.225% / 2.25%

48 Month: 2.274% / 2.30%

60 Month: 2.762% / 2.80%

12 Month Savings Builder Certificate

Minimum Opening Deposit..... \$0

Minimum Daily Balance to Earn Stated APY*.....\$100

Transaction Limitation.....*See Section 5 & 5b*

Early Withdrawal Fee.....\$20 Minimum OR 90 Days Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

12 Month Savings Builder: 3.682% / 3.75%

REV IRA Share Certificates Solutions

9 Month IRA Certificate

12 Month IRA Certificate

13 Month IRA Certificate Special

Minimum Opening Deposit..... \$250

Minimum Daily Balance to Earn Stated APY*.....\$250

Transaction Limitation.....See Section 5 & 5a

Early Withdrawal Fee....\$20 Minimum OR 90 Days Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

9 Month IRA: 3.682% / 3.75%

12 Month IRA: 3.682% / 3.75%

13 Month IRA Special: 3.682% / 3.75%

36 Month IRA Certificate

48 Month IRA Certificate

60 Month IRA Certificate

Minimum Opening Deposit..... \$250

Minimum Daily Balance to Earn Stated APY*.....\$250

Transaction Limitation.....See Section 5 & 5a

Early Withdrawal Fee....\$20 Minimum OR 365 Days Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

36 Month IRA: 2.225% / 2.25%

48 Month IRA: 2.274% / 2.30%

60 Month IRA: 2.762% / 2.80%

24 Month IRA Certificate

Minimum Opening Deposit..... \$250

Minimum Daily Balance to Earn Stated APY*.....\$250

Transaction Limitation.....See Section 5 & 5a

Early Withdrawal Fee....\$20 Minimum OR 180 Days Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

24 Month IRA: 2.078% / 2.10%

12 Month Small Saver IRA Certificate

Minimum Opening Deposit..... \$100

Minimum Daily Balance to Earn Stated APY*.....\$100

Transaction Limitation.....See Section 5 & 5b

Early Withdrawal Fee....\$20 Minimum OR 90 Days Dividends Earned

Dividend Rate / Annual Percentage Yield (APY)

12 Month Small Saver IRA: 1.735% / 1.75%

Account Disclosures

Except as specifically described, the following disclosures apply to all Share Certificate Accounts.

- 1. 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.
- 2. 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.
- 3. 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.
- 4. 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.
- 5. 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.
5b. You may make unlimited deposits into the account.
- 6. 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.
- 7. 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 Share Certificate at maturity. The 13 Month Special IRA 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.