

## Schedule of Fees and Charges and Loyalty Rewards

SCHEDULE OF FEES AND CHARGES	BRONZE Household Balances \$5 - \$249.99	SILVER Household Balances \$250 - \$9,999.99	GOLD Household Balances \$10,000 - \$29,999.99	PLATINUM Household Balances \$30,000+
Online & Mobile Banking	FREE	FREE	FREE	FREE
Online Bill Pay	FREE	FREE	FREE	FREE
Account Alerts	FREE	FREE	FREE	FREE
Card Management/Alerts	FREE	FREE	FREE	FREE
Card Updater	FREE	FREE	FREE	FREE
Credit Score & More Tool	FREE	FREE	FREE	FREE
Budget & Goals Tool	FREE	FREE	FREE	FREE
Credit Union Shared Branching	FREE	FREE	FREE	FREE
Mobile Check Deposit	FREE	FREE	FREE	FREE
Free BMIChange Jar	FREE	FREE	FREE	FREE
Free Mobile Wallet	FREE	FREE	FREE	FREE
Notary Service	FREE	FREE	FREE	FREE
Certified Credit Union Financial Coaches	FREE	FREE	FREE	FREE
Signature Guarantee Service	FREE	FREE	FREE	FREE
<b>ATM Fees</b>				
BMI FCU Owned ATM	FREE	FREE	FREE	FREE
Non-BMI FCU Owned ATM Fee	\$2.00	6 FREE/mo, then \$2.00	8 FREE/mo, then \$2.00	FREE
Plus Fee - Network ATM Transactions	\$2.00	\$2.00	\$2.00	FREE
<b>Checking Accounts</b>				
Checks (price varies by style and quantity ordered)	Price Varies	1 box FREE*/yr	1 box FREE*/yr	2 boxes FREE*/yr
Check Copy	\$5.00	\$5.00	\$5.00	\$5.00
Overdraft   Courtsey Pay	\$29.00	\$29.00	3 FREE/yr, then \$29.00	6 FREE/yr, then \$29.00
Platinum Checking ** Monthly Fee	\$4.95	\$4.95	\$4.95	\$4.95
Starting Over Checking Monthly Fee	\$10.00	\$10.00	\$10.00	\$10.00
<b>Service Fees</b>				
Overdrawn (All Types)   NSF (Non-Sufficient Funds)	\$29.00	\$29.00	\$29.00	\$29.00
Returned Deposited Item	\$10.00	\$10.00	\$10.00	\$10.00
Returned Deposited Item (drawn on your account)	\$29.00	\$29.00	\$29.00	\$29.00
Stop Payment Fee (All Types)	\$30.00	\$30.00	\$30.00	\$30.00
Release of Stop Payment (All Types)	\$20.00	\$20.00	\$20.00	\$20.00
Copy of Statement - each month	\$5.00	\$5.00	\$5.00	\$5.00
Legal Research Fee	\$35.00/hr	\$35.00/hr	\$35.00/hr	\$35.00/hr
Account Reconciliation	\$20.00/hr	\$20.00/hr	\$20.00/hr	\$20.00/hr
Foreign Item Redemption (Canadian)	\$25.00	\$25.00	\$25.00	\$25.00
Foreign Item Redemption (Other)	\$35.00	\$35.00	\$35.00	\$35.00
Wire Fee   Outgoing Domestic	\$15.00	\$15.00	2 FREE/mo	4 FREE/mo
Wire Fee   Outgoing International	\$40.00	\$40.00	\$40.00	\$40.00
Dormant Fee***	\$5.00/mo	\$5.00/mo	\$5.00/mo	\$5.00/mo
Cashiers Check Fee	\$3.00	\$3.00	\$3.00	FREE
Non-Member Check Cashing Fee	\$5.00	\$5.00	\$5.00	\$5.00
Visa Gift Cards	\$3.95	\$3.95	\$3.95	\$3.95
Reloadable Visa Gift Cards	\$5.95	\$5.95	\$5.95	\$5.95
Account Activity Printout	\$5.00	\$5.00	\$5.00	\$5.00
Card Issue Fee (Replacement)	\$5.00	\$5.00	\$5.00	\$5.00
<b>LOYALTY REWARDS</b>				
Dividend Rate Increase on Certificates and IRAs	Regular Rate	Regular Rate	0.10% rate increase	0.25% rate increase
Loan Rate Discount on Auto, Boat, Recreational, Personal & Home Equity Loans (Mortgages, Student Loans, and Lines of Credit not eligible)	Regular Rate	Regular Rate	0.10% rate discount	0.25% rate discount
Relationship Fee	\$5.00/mo	FREE	FREE	FREE

This Loyalty Rewards Program and Fee Schedule is for personal accounts only. All Fees are per each instance unless otherwise noted. Members who are under the age of 23, over the age of 60, or have been members for 6 months or less enjoy the benefits of at least the Silver reward level even if your household balance is less than \$250. Your Household Balance is determined by the average daily balance of total household savings and loan accounts.

\*Specialty Checks Style

\*\* Monthly service fee will be waived if minimum balance requirement is met.

\*\*\*An account is considered dormant if for 12 months no withdrawals or deposits, other than credited dividends, have been made to the account. Fee starts on the 13th month. Members under the age of 18 are exempt from the fee.