

LOYALTY REWARD LEVELS

	Bronze	Silver	Gold	Platinum
Balance Requirement*	Less than \$250.00	\$250-\$9,999.99	\$10,000-\$29,999.99	\$30,000 and higher
Monthly Membership Fee	\$5.00	Free	Free	Free
Non-BMI Owned ATM Charges	\$0.75 each	6 Free per month then \$0.75 each	8 Free per month then \$0.75 each	Free
ATM Plus Network Charges	\$2.00 each	\$1.50 each	\$1.50 each	Free
Basic Checks	Cost	1 basic box free per year	1 basic box free per year	2 basic boxes free per year
Overdraft Plus Fee	\$29.00	\$29.00	3 free per year then \$29.00	6 free per year then \$29.00
Domestic Wire Transfer	\$15.00	\$15.00	2 Free/month	4 Free/month
Bonus on Qualifying Certificates or IRAs	Our regular rate	Our regular rate	0.10% rate increase	0.25% rate increase
Loan Discount	Our regular rate	Our regular rate	0.10% rate reduction	0.25% rate reduction



Open your account today with **BMI FCU!**
Stop by a branch, apply online at www.bmifcu.org,
call us at **614.707.4000**.

ALL Member/Owners receive the following FREE benefits:



- > Online Banking
- > Bill Pay
- > Mobile Banking
- > Alerts
- > e-Statements
- > Check Cashing
- > Debit/ATM Card
- > Shared branching
- > Certified Credit Union Financial Counselors
- > Unlimited ATM transactions at all BMI FCU branches and BMI FCU owned ATMs

BMI FCU is open to everyone who lives, works, worships or attends school in Franklin, Licking, Fairfield, Pickaway, Madison, Union, Delaware or Morrow County. This credit union is federally insured by the National Credit Union Administration. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company. Equal Housing Lender.

*Balance Requirement equals total household deposits & loan balances combined. Members who are under 23 years old, over 60 years old, or have been members for 180 days or less still enjoy the benefits of the Silver Reward Level even if the combined balances are under \$250. After your first 180 days of membership, your Loyalty Reward Level will be determined by the aggregate balances of all your household savings and loans.

**Loan Discount excludes mortgages, home equity loans, student loans, credit cards and all lines of credit.