BMI FEDERAL CREDIT UNION

6165 Emerald Parkway, Dublin, OH 43016 614-707-4000

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
November 12, 2026

MATURITY DATE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Youth Certificate (Ages 0-17)**			Fixed	$50.00	☐ None ☒ Quarterly	☐ Monthly ☒ Quarterly	Account's Term	You may make deposits of at least $5.00 through renewal or the end of the renewal period after your 18th birthday	Allowed - See Transaction Limitations Section	Automatic
12 Month										
☐ **Auto2Save Certificate**			Fixed	---	☐ None ☒ Quarterly	☐ Monthly ☒ Quarterly	Account's Term	Each month you may deposit an amount less than or equal to 10% of your monthly auto loan payment.	See Transaction Limitations Section	Not Automatically Renewable
☐ **Bump Certificate/Bump IRA Certificate**			Variable Rate - member has discretion	$500.00	☐ None ☒ Quarterly	☐ Monthly ☒ Quarterly	Account's Term	You may not make additions to the account until the maturity date	Allowed - See Transaction Limitations Section	Automatic
24 Month										
36 Month										
☐ **Share Certificate/IRA Certificate**			Fixed	$500.00	☐ None ☒ Quarterly	☐ Monthly ☒ Quarterly	Account's Term	You may not make additions to the account until the maturity date	Allowed - See Transaction Limitations Section	Automatic

ACCOUNT DISCLOSURES

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.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Youth Certificate, Auto2Save, and Share Certificate/IRA Certificate, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Bump Super Saver account, you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. The following additional limitations apply to the dividend rate paid on your Bump Certificate/Bump IRA Certificate account: The dividend rate may be increased to the current dividend rate offered for the corresponding Bump Certificate/Bump IRA Certificate with a maximum 100 basis point increase from the original dividend rate. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. At your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

LOANLINER

© CUNA Mutual Group 1993, 2007 All Rights Reserved

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty. For Auto2Save accounts, loan payments and certificate contributions must be made electronically.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice. Your Auto2Save account will mature on the date that the corresponding auto loan is paid off. If auto loan is paid off prior to original term, the account balance will be transferred to another account of yours without penalty.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. For accounts with terms of 12 months or less, the penalty will be all accrued dividends up to 90 days' dividends. For accounts with terms of greater than 12 months, but less than 60 months, the penalty will be all accrued dividends up to 180 days' dividends. For accounts with terms of 60 months or greater, the penalty will be all accrued dividends up to 365 days' dividends. In any case, the penalty will not be less than seven (7) days' dividends.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. If the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account or where the account is an IRA and the withdrawal is a required minimum distribution (RMD) or the owner becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of 10 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, the account balance will be transferred to another account of yours upon maturity.

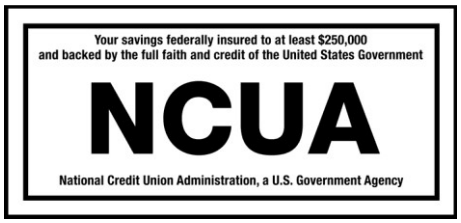
a. Youth Certificates – Youth Certificates will automatically renew every twelve months. If the Youth Certificate renews prior to the child's 18th birthday, the certificate will remain until the next renewal cycle. Upon the next renewal cycle after the child's 18th birthday, the Youth Certificate will be converted to a Regular Share Certificate. See the above Rate Schedule for additional information about the Regular Share Certificate.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

12. RATES — The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



ESi EXCESS SHARE INSURANCE

Additional insurance of up to $250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.

Consumer Certficates
November 12, 2026

BMI FEDERAL CREDIT UNION
We make banking personal.

Share Certificates / IRA Certificates

Term	Minimum Opening Deposit	Silver Level Household Balance $250 - $9,999.99 Dividend Rate	Silver Level Annual Percentage Yield (APY)	Gold Level Household Balance $10,000 - $29,999.99 Dividend Rate	Gold Level Annual Percentage Yield (APY)	Platinum Level Household Balance $30,000 + Dividend Rate	Platinum Level Annual Percentage Yield (APY)
3 month	$500	2.52%	2.54%	2.62%	2.65%	2.77%	2.80%
6 month	$500	3.40%	3.44%	3.50%	3.55%	3.65%	3.70%
12 month	$500	3.59%	3.64%	3.69%	3.74%	3.84%	3.90%
18 month	$500	3.59%	3.64%	3.69%	3.74%	3.84%	3.90%
24 month	$500	3.64%	3.69%	3.74%	3.79%	3.89%	3.95%
30 month	$500	3.64%	3.69%	3.74%	3.79%	3.89%	3.95%
36 month	$500	3.69%	3.74%	3.79%	3.84%	3.94%	4.00%
42 month	$500	3.69%	3.74%	3.79%	3.84%	3.94%	4.00%
48 month	$500	3.79%	3.84%	3.89%	3.95%	4.04%	4.10%
54 month	$500	3.79%	3.84%	3.89%	3.95%	4.04%	4.10%
60 month	$500	3.84%	3.90%	3.94%	4.00%	4.09%	4.15%
24 month Bump	$500	3.50%	3.55%	3.60%	3.65%	3.75%	3.80%
36 month Bump	$500	3.55%	3.60%	3.65%	3.70%	3.80%	3.85%
Youth Certificate							
12 month	$50	3.95%	4.01%				

Rates are current as of the date stated above. Other rates and terms may be offered from time to time. Share Certificates, IRA Certificates, and Youth Certificates are fixed rate accounts. Bump Certficates are variable rate accounts and may be adjusted one time during the term of the account. We may impose a penalty if you withdraw funds from your account before the maturity date. Household balance is determined by the average daily balance of total household savings and loan accounts.

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.

Consumer Savings Rate Sheet
November 12, 2026

Share Certificate / IRA Certificate Specials

Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield (APY)
13 month	$5000	4.38%	4.45%
25 month	$5000	4.38%	4.45%
37 month	$5000	4.38%	4.45%
49 month	$5000	4.38%	4.45%
61 month	$5000	4.43%	4.50%

Rates are current as of the date stated above. Share Certificates and IRA Certificates are fixed rate accounts. We may impose a penalty if you withdraw funds from your account before the maturity date. Certificate Specials are not eligible for Loyalty Rewards.

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.