

Member Benefits



FEDERAL CREDIT UNION

We make banking personal.

www.bmifcu.org



Quick & Easy
Application Inside

Branch Locations

Corporate Office and Dublin Branch*

6165 Emerald Parkway • Dublin, Ohio 43016
(614) 707-4000 • (800) 233-6880
Fax number (614) 707-4195

Upper Arlington Branch*

750 Bethel Road • Columbus, Ohio 43214
(614) 707-4000

Grandview Branch*

760 Kinnear Road • Columbus, Ohio 43212
(614) 707-4000

South High Street Branch

3865 S. High Street • Columbus, Ohio 43207
(614) 707-4000

Westerville Branch*

12 S. Cleveland Ave. • Westerville, Ohio 43081
(614) 707-4000

**Drive-thru service available*

Employer Based Branches (*Limited or Restricted Access*)

Battelle, *Main Campus*
Federal Building, *200 N. High Street*
Worthington Industries, *Corporate Office/Production Facility*
BIRI/RLI, *Columbus Facility*

Electronic Branch (*Access from home or work*)

www.bmifcu.org
Free Online Bill Pay
24/7 Online Home Banking
24/7 Online Loan Application

3,700 Shared Branch Locations

www.bmifcu.org



33,000 Surcharge-FREE ATM locations

www.bmifcu.org



Find them with **BMIsearch** at www.bmifcu.org



Checking Accounts

Does your bank offer dozens of checking accounts, but none that really seem to fit your needs? Let us help simplify your life. We have three great checking accounts that will cover all of your needs.

Totally Free Checking

- ❖ No Monthly Service Fee
- ❖ No Minimum Balance
- ❖ Unlimited check writing, no per check charges
- ❖ Free Online Bill Pay
- ❖ Free Home Banking
- ❖ Free first order of checks
- ❖ Surcharge-FREE ATMs at over 33,000 BMI FCU, Alliance One, and CO-OP Network ATMs® nationwide
- ❖ Free transactions at more than 3,700 CU Service Centers® nationwide
- ❖ Free Visa Debit Transactions
- ❖ Free Teller Transactions
- ❖ Choice of mail or e-Statements
- ❖ Overdraft Plus™



Platinum Checking

Our Platinum Checking Account shares the benefits of our Totally Free Checking Account plus it pays a tiered monthly dividend! This account is ideal for members who carry larger checking account balances. The \$4.95 monthly fee is waived, and you earn dividends, when you maintain a \$2,500 checking balance throughout the month.

2nd Chance Checking

If you have had difficulty managing your checking account in the past, you may still qualify for our 2nd Chance Checking account. This account is specifically designed to help members re-establish their checking account history. Call or visit one of our branches for more information.

Online Switch Kit

After you open your new BMI FCU Checking Account, use our Quick n' Easy Online Switch Kit to easily move your old bank checking account to BMI FCU.

The Fine Print

There isn't any with our checking accounts! You are a member/owner and we're not hiding anything from you!

ATM and Debit Cards

With a Debit/ATM card from BMI FCU, you can enjoy convenient access to your money 24/7. You also have access to more than 33,000 **surcharge-FREE** ATMs nationwide through the CO-OP and Alliance One Network.

Use your card to:

- ❖ Withdraw cash
- ❖ Deposit checks and cash
- ❖ Check account balances
- ❖ Transfer money between checking and savings



Enjoy around-the-clock account access with a BMI FCU Debit Card! Find all of the surcharge-FREE ATMs with *BMiSearch*.

Direct Deposit

Using Direct Deposit is also the safest way to handle your paycheck. It will be in your account automatically each payday. Don't worry about losing your paycheck and NO waiting in line. Convenient and safe! It's the smart way to manage your money! The BMI FCU routing number is 244077035.

BMiChange

BMI is pleased to bring you the 21st century equivalent to the old change jar, *BMiChange*. When you sign up for *BMiChange*, all of your BMI debit card purchases are automatically rounded up to the next dollar and the difference is moved into a special *BMiChange* High Yield Savings Account. It's your electronic change jar! Check out our web site for the current rate.



Personal Loans

What is your dream? We can help you turn your dream into reality and we'll make it easy and convenient for you! You can apply online 24 hours a day, seven days a week at www.bmifcu.org! It takes just minutes to apply and you'll receive an instant decision. You can also call or visit any branch to apply.

Home Loans



Owning your own home is the cornerstone of the American Dream. Whether it is for your first home or a vacation home, we have the perfect mix of attractive loan rates and friendly personal service to make your home financing experience a memorable one.

First-Time Home Buyers Program

Our unique First-Time Home Buyer Program is outstanding! We can help first-time home buyers in Ohio purchase their own home with only 3% down

(that can be gifted) with no PMI requirement! Let us help you make your dream of owning a home come true. Contact one of our mortgage professionals today at 800-233-6880.



Conventional Mortgages

Great rates, low fees, and extreme personal service are what set us apart! You will not be disappointed when you come to BMI FCU for your mortgage. We offer a wide variety of financing options to meet your needs. Our mortgage professionals look forward to helping you save money and making your home mortgage loan experience pleasant and convenient.

Home Equity Loans

Have you always wanted that new gourmet kitchen? Been thinking about taking that exotic vacation? Have children in college? Regardless of your need or your dream, the key to making it happen may be as close as your home. Using the equity you have built in your home can be a smart way to pay for those planned (or unplanned) big ticket items.

BMI FCU offers a wide variety of home equity options including fixed-rate and lines-of-credit.

Platinum VISA

Step up to the prestige of a Platinum VISA at your credit union. In addition to all of the benefits of going Platinum, our rate is one of the lowest you will find in the country!

In addition to our low rate, our No Penalty Pricing practice is a benefit you rarely find on any credit card! Many credit card consumers are not even aware that their bank is charging 25% or 30% interest on their balances.

Transferring your credit card balances to BMI FCU may save you hundreds of dollars! Call or visit us to see how much we can help you save!

- ❖ **Low, Fixed Rate**
- ❖ **No Annual Fee**
- ❖ **No Balance Transfer Fee**
- ❖ **No Cash Advance Fee**
- ❖ **No Minimum Finance Charge**
- ❖ **25-day Grace Period**



Convenient Access

BMI FCU makes it easy and convenient for you to conduct your financial business anytime, anywhere—**FREE**.

- ❖ **Online at www.bmifcu.org**
- ❖ **BMiWay, FREE 24/7 online account access**
- ❖ **BMiPay, FREE 24/7 online bill pay**
- ❖ **BMiSearch, find a branch, ATM or a shared branch**
- ❖ **CALL24, your 24/7 account access by phone**
- ❖ **Surcharge-FREE ATMs at over 33,000 locations nationwide**
- ❖ **CU Service Center shared branches, more than 3,700 nationwide**
- ❖ **Direct Deposit and MORE!**



We are Your Credit Union

Established in 1936 by the employees of Battelle, BMI Federal Credit Union is a not-for-profit, member-owned financial cooperative. We are committed to providing you the best possible financial products along with outstanding service. After all, we make banking personal.

Enjoy the benefits of ownership when you join your credit union! Unlike other types of financial institutions, we return our excess earnings to our member/owners in a variety of ways, including:

- ❖ Higher deposit rates
- ❖ Lower loan rates
- ❖ Much lower fees



How to Join

You can open your BMI FCU savings account with as little as \$5.00. This account is your primary account and represents your share of ownership in the credit union. To open your account, and add any additional services that you want, please complete the simple application contained in this brochure. You can drop off the application to any of our branches, fax it to us or drop it in the enclosed envelope. Be sure to include a legible copy of your driver's license or State ID.

Loyalty Rewards

Because we are a financial cooperative owned by our members, we reward you when you do business at your credit union. The more business you bring to your credit union, the more we give you back! We have four reward levels at BMI FCU, each with its own features and benefits such as free checks, loan discounts, bonus rates on certificates, etc.

- ❖ **Platinum Level** (total balances of \$30,000 or more)
- ❖ **Gold Level** (total balances of \$10,000–\$29,999)
- ❖ **Silver Level** (total balances of \$250–\$9,999)
- ❖ **Bronze Level** (total balances under \$250)
- ❖ *Members under 23 or over 60 years old automatically qualify for no less than our Silver Level, regardless of balance!*

Each level is based on the **combined household balances of all deposits and loans at your credit union**. Our Bronze level members enjoy the benefit of being a member/owner of a financial cooperative. As you bring more business to your credit union and move to a higher level, you'll share even more in the profits of ownership!

Savings Accounts

We offer a wide variety of choices for your deposit needs. Regardless of your needs, you will earn more at your member-owned credit union. After all, you are one of our owners!

Deposit Choices

- ❖ Regular Savings
- ❖ High Yielding Savings
- ❖ Money Market Accounts
- ❖ BMiChange Jar
- ❖ High-Yield Checking Account
- ❖ IRAs
- ❖ Holiday Club Accounts
- ❖ Youth Savings Accounts



Your money is safe and secure at your credit union. Your savings are federally insured by the National Credit Union Administration (NCUA) for up to \$250,000, your IRA accounts are federally insured for up to \$250,000, and we provide an extra \$250,000 in deposit insurance through Excess Share Insurance (ESI) for a total of \$500,000 in protection. We provide the most insurance coverage you will find for your savings.

BMI FEDERAL CREDIT UNION
ACCOUNT AGREEMENT

Please print in ink

Name _____

Address _____

*PO Box holders must furnish physical address as well as mailing address

City, State & Zip _____

Date of Birth _____ DL# _____ State of Issuance _____ Social Security Number _____

Home Phone _____ Work Phone _____ Email _____

Membership Qualification: Employer _____
OR
Relative _____ Relationship _____

Office Use Only
Account Number:
ChexSystems: Prim. **Nm2** **Nm3**
Comments:
ID Scanned: Prim. **Nm2** **Nm3**
Credit Report: Prim. **Nm2** **Nm3**
Opened by: _____ **Br#** _____

Joint Owner Information

The BMI Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transactions of any business for this account. The joint owners of this account, hereby agree with each other with said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right payment to any of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment.

Any of all said joint owners may pledge all or any part of shares in this account as collateral security to a loan or loans.

The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union which shall not affect transaction theretofore made.

Federal regulation requires that the CU have on file verification of member's identification. If you are opening the account by mail, please attach photocopy of drivers license or other government issued photo identification for all owners.

Joint Owner _____ Social Security Number _____

Address/City/State/Zip _____ Date of Birth _____

Home Phone _____ Work Phone _____ DL# and State of Issuance _____

Joint Owner _____ Social Security Number _____

Address/City/State/Zip _____ Date of Birth _____

Home Phone _____ Work Phone _____ DL# and State of Issuance _____

Ownership of Account

Select one ownership type and, if applicable, attach a beneficiary designation. The ownership type and beneficiary designation specified on this document will remain the same of all accounts listed below.

- Individual
- Joint with survivorship (and not as tenants in common)
- Revocable Trust (copy attached)
- Member as custodian for minor under UTMA
- Irrevocable Trust (copy attached)

Beneficiaries

- Revocable Trust (copy attached)
- Pay-on-Death designation as defined in the account terms and conditions and with beneficiaries named on the Beneficiary Designation, attached

Title of Trust

Signatures

By signing below I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-In-Savings, Rate and Fee Schedule, Funds Availability Policy Disclosure and to any amendment the Credit Union may make from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms and acknowledge the receipt of the Electronic Funds Transfer Agreement. I/we also authorize BMI FCU to pull a credit report in order to give a free credit report analysis or an offer of credit. **Information Verification.** Your Credit Union has adopted reasonable and practicable procedures to verify the identity information provided by each applicant for membership and/or new services as required by Section 326 of the **USA PATRIOT Act**. You agree that the Credit Union may make such inquiries as are necessary in its opinion to verify the information you provide and, to the extent not prohibited by applicable law, make copies for its records of any documents provided by you or others to confirm information about your identity. You also agree that the Credit Union may secure a copy of your credit report and/or contact employers or other third parties to verify information about you as part of its **USA Patriot Act** compliance procedures. If the Credit Union cannot verify your identity or the identity of other parties to the account(s), it may open the account and restrict the use of the account while it takes those actions it deems necessary to verify identity of any accountholder(s). If the Credit Union cannot verify your identity or the identity of other parties to the account(s), you understand and agree that the Credit Union may, in its sole discretion, close the account(s), at any time, subject to such notice as may be required by law.

Primary Member Signature

Date

Joint Member Signature

Date

Joint Member Signature

Date

Backup Withholding Certification

By signing below, I certify, in accordance with the IRS W-9 instructions provided by the Credit Union and under penalties of perjury, that the Social Security Number (SSN) /Taxpayer Identification Number (TIN) shown is my correct identification number and that I am NOT, unless designated below, subject to backup withholding because I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends or interest, or because the IRS has notified me that I am no longer subject to backup withholding.

- I am subject to backup withholding Exempt from backup withholding
 I am a US citizen or US resident alien I am not a US citizen or US resident alien

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Main Applicant Signature

Date

Products and Services Requested (please check all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Savings / Share Savings (Required \$5 minimum to establish membership) | <input type="checkbox"/> Complementary Overdraft Protection from Primary Share Account |
| <input type="checkbox"/> ATM Card PIN _____ | |
| <input type="checkbox"/> Checking (Savings account required to open. \$20 minimum) | <input type="checkbox"/> Plus Account (\$2,500 minimum) |
| <input type="checkbox"/> VISA Check Card PIN _____ | <input type="checkbox"/> Complementary secondary Overdraft Protection from Plus Account |
| <input type="checkbox"/> Phone Number on Checks | <input type="checkbox"/> Internet capabilities |

Office Use Only

Source of Application

- At Branch At SEG (Rep. Initials _____) By Mail

NEW MEMBER APPRECIATION COUPONS



FEDERAL CREDIT UNION
We make banking personal.

EARN OVER \$300!

**JUST BY TRANSFERRING
YOUR BUSINESS TO
YOUR CREDIT UNION!**

USE THESE NEW MEMBER
APPRECIATION COUPONS

www.bmifcu.org



6.00% APY
**ON A 6-MONTH
LIMITED PARTICIPATION
CERTIFICATE**

NEW MEMBER APPRECIATION COUPON. SEE DETAILS BELOW.



**EARN UP TO
\$200**
**WHEN YOU TRANSFER
YOUR AUTO LOAN TO BMI**
(EARN 1% OF BALANCE TRANSFERRED)

NEW MEMBER APPRECIATION COUPON. SEE DETAILS BELOW.



**EARN UP TO
\$100**
**WHEN YOU TRANSFER YOUR
CREDIT CARD BALANCE TO BMI**
(EARN 1% OF BALANCE TRANSFERRED)

NEW MEMBER APPRECIATION COUPON. SEE DETAILS BELOW.



GET \$5.00
**GET \$5 CASH FOR EACH
NEW FAMILY MEMBER WHO
OPENS AN ACCOUNT WITH
NET PAY DIRECT DEPOSIT**

NEW MEMBER APPRECIATION COUPON. SEE DETAILS BELOW.



**EARN
\$25.00**
**WHEN YOU TRANSFER YOUR
CHECKING TO BMI AND
SET UP DIRECT DEPOSIT**

NEW MEMBER APPRECIATION COUPON. SEE DETAILS BELOW.

Phone: 614-707-4000 or 800-233-6880 Web: www.bmifcu.org

DUBLIN
6165 Emerald Parkway
Dublin, OH 43016

DOWNTOWN FEDERAL BLDG.
200 N. High St., Suite 616
Columbus, OH 43215

GRANDVIEW
760 Kinnear Rd.
Columbus, OH 43212

SOUTH COLUMBUS
3865 S. High Street
Columbus, OH 43207

UPPER ARLINGTON
750 Bethel Rd.
Columbus, OH 43214

WESTERVILLE
12 S. Cleveland Ave.
Westerville, OH 43081

- Coupons valid only for first 90 days of membership and limited to one per product. Coupons are not valid with other offers.
- New member is defined as the primary member who does not currently have any other account at BMI FCU.
- Maximum participation for the 6% APY, 6-month certificate is \$1,000 and is limited to one certificate per member household.
- Auto loan balance transfer coupons must be presented at time of loan application. Valid for 1% of balance transferred, up to \$200.00. Coupon also valid with new purchase. Loan coupons are subject to credit approval.
- Credit Card Balance transfer coupons must be presented at time of transfer. Valid for 1% of balance transferred, up to \$100.00. Credit card transfers are subject to credit approval.
- Earn \$25 when you transfer your Checking account and set up Direct Deposit of your entire payroll (or pension) check. Payable at month end after your direct deposit starts.
- New family member coupons must be presented at time of account opening to qualify for the \$5.00 cash bonus. Cash bonus is paid to family member at end of month that Direct Deposit starts.
- BMI Federal Credit Union reserves the right to change the terms and conditions of these offers at anytime. All decisions made regarding the coupons by the credit union are final.

