

CHECKING AND SAVINGS RATES
APR 2016 - OCT 2016

4.07%
MEMBER ADVANTAGE CHECKING
UP TO \$500

4.07%
MEMBER ADVANTAGE SAVINGS
UP TO \$500

[See account features and benefits](#)

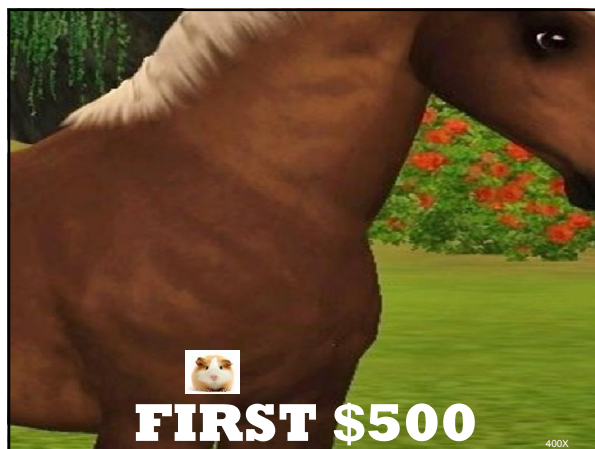
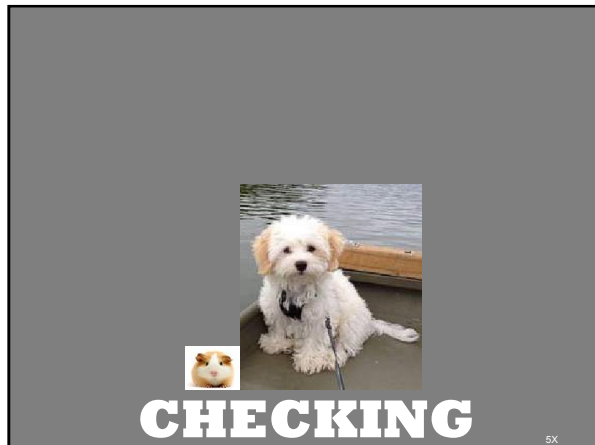
OPEN AN ACCOUNT

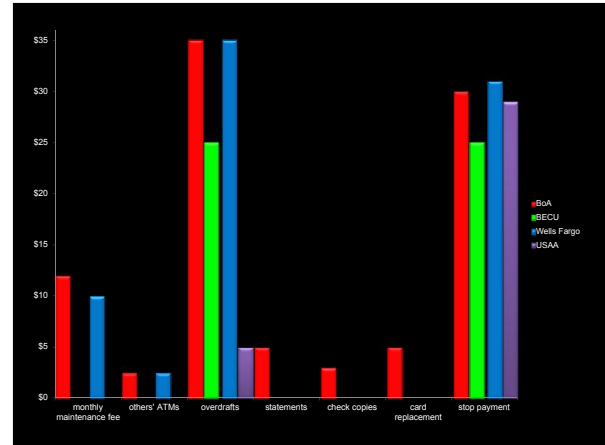
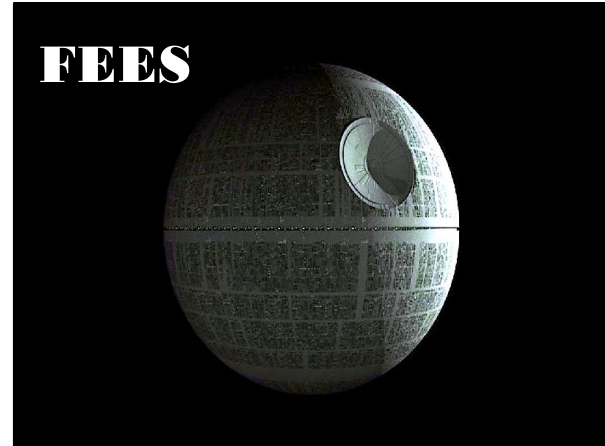
[Or visit a Neighborhood Financial Center](#)

We got your happy banking right here. We're act like banks. We're a community-based credit union. We give our members a better way to bank. Our personal checking and savings accounts offer benefits most traditional banks just can't, like higher interest rates, and free online banking with no minimum balance required.

CHECKING ACCOUNT FEATURES AND BENEFITS

	MEMBER ADVANTAGE CHECKING	CLASSIC CHECKING
HIGHER RATE ON THE FIRST \$500	✓	N/A
BETTER RATES ON OTHER PRODUCTS	✓	N/A
MONTHLY FEE TO MAINTAIN ACCOUNT	\$0	\$0
MINIMUM BALANCE*	\$0	\$0
FREE ONLINE BANKING	✓	✓
FREE BILL PAYMENT	✓	✓
FREE STATEMENTS	✓	✓
ELIGIBLY INSURED UP TO \$500,000*	✓	✓
GOLD DEBIT CARD WITH FRAUD MONITORING PROTECTION	✓	✓






Personal Checking Accounts		
Account	Monthly Maintenance Fee for Checking Account and How to Avoid It	Other Important Account Information
Bank of America Core Checking® <ul style="list-style-type: none"> • No debit transfer • No interest-bearing account • Minimum fee to open - \$12.00 	<p>Monthly maintenance fee for Bank of America Core Checking® - \$12.00</p> <p>To avoid the monthly maintenance fee, at least one of the following requirements must be met each statement cycle:</p> <ul style="list-style-type: none"> • Have an interest-bearing or direct deposit of \$150 or more in your account each statement cycle. • Maintain an average daily balance of \$1,500 or more in your account. • Or • Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Private client tier of the checking account. <p>Enroll in the Preferred Rewards program that starts on or after October 15, 2015, and have a qualifying daily balance of \$1,500 or more in your account to avoid the monthly maintenance fee.</p>	<p>Student status. When this account is opened either temporarily or permanently as a student, you may request we waive the monthly maintenance fee for each statement cycle during which the student status holds of the account's representation.</p> <ul style="list-style-type: none"> • The student is enrolled in high school or a college, university or vocational program. • The student is under 23 years old. <p>College, university and vocational students may be required to show proof of enrollment, this student status does not apply when the student is on 75 percent or less of the number of the academic year as longer enrollment is required.</p> <p>For information about direct deposits, see page 15.</p> <p>To consider the average daily balance for a statement cycle - we take the balance that we determine is in the account for each day in the statement cycle, add those balances together, and then divided that sum by the number of days in the statement cycle.</p> <p>Please for enrollment request your card on or after October 15, 2015. The minimum daily balance will be used to determine if the monthly maintenance fee will be waived. The minimum daily balance is the lowest balance that we determine is in the account during a statement cycle. Click here to see how we calculate the average daily balance and the minimum \$1,500 before your enrollment cycle.</p>
Regular Checking® <ul style="list-style-type: none"> • For a new account to help cover a required balance • Non-interest-bearing account • Minimum fee to open - \$10.00 	<p>Monthly maintenance fee for Regular Checking® - \$10.00</p> <p>To avoid the monthly maintenance fee, meet one of the following requirements at least each statement cycle:</p> <ul style="list-style-type: none"> • Maintain daily balance in checking - \$1,000 or more. • Maintain daily balance in interest-bearing savings - \$2,500 or more. • Or • Minimum daily balance in interest-bearing savings - \$5,000 or more. • Or • Average daily balance in checking with linked savings, CD and IRA accounts - \$5,000 or more. • Or • Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Private client tier of the checking account. 	<p>Linking accounts. You must tell us what account you want us to link for your checking account. You can do so by visiting a Bank of America branch or calling us at the number on your statement. You can also visit us at www.bankofamerica.com/linking. Please review the rules on how to link accounts on page 15.</p>

Personal Checking Accounts (cont.)		
Account	Monthly Maintenance Fee for Checking Account and How to Avoid It	Other Important Account Information
Bank of America Interest Checking® <ul style="list-style-type: none"> • Interest-bearing account • Annualized interest rates • Minimum fee to open - \$10.00 	<p>Monthly maintenance fee for Bank of America Interest Checking® - \$10.00</p> <p>To avoid the monthly maintenance fee, we need a minimum balance of \$10,000 or more during each statement cycle.</p> <p>For each statement cycle, we take the following balances together to determine your combined balance:</p> <ul style="list-style-type: none"> • The average daily balance in your interest-bearing account on all of each statement, savings and interest-bearing savings account that is linked to your interest-bearing checking account. We determine the average daily balance in a linked account by adding the beginning balance in the linked account for each day of the interest-bearing statement cycle. • The current balance on all of the end of your interest-bearing checking accounts, in each CD and IRA that is linked to your interest-bearing checking account. • The current balance on the line of credit or your line of credit. • Even in the Preferred Rewards program and qualify for the Gold, Platinum or Private client tier of the checking account. 	<p>You can also get the following services with this account:</p> <ul style="list-style-type: none"> • Three additional Bank of America Interest Checking accounts and four savings accounts with no monthly maintenance fee when you link them to your primary interest-bearing checking account. • Free cashback checks or discounts on certain purchases. • No transfer fee for overdraft protection transfers from your linked Bank of America savings, line of credit or secondary checking account. (Other line of credit fees may apply). • No fee for incoming deposits, transfers, cashless checks, cash payments, and more. <p>Additional accounts. For accounts linked to your interest-bearing checking account, we waive the monthly maintenance fee on the first three linked interest-bearing checking accounts and on the first four interest-bearing savings accounts of any type (money market and money market savings accounts). The maximum number of accounts you can have is 10 (5 interest-bearing checking accounts, and 5 interest-bearing savings accounts). While you can also have up to 10 interest-bearing checking accounts, this number of the monthly maintenance fee does not apply to them. Transactions that apply to savings accounts. See "What are the transaction fees for on my savings account?" in the Preferred Rewards Account Accounts section on page 15.</p> <p>Linking accounts. You must tell us what accounts you want us to link to your interest-bearing checking account. You can do so by visiting a branch or calling us at the number on your statement. You can also visit us at www.bankofamerica.com/linking. Please review the rules on how to link accounts on page 15.</p>

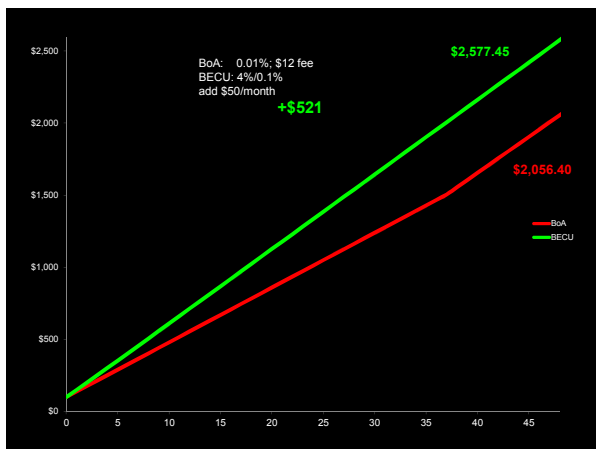
Personal Savings Accounts	
Regular	Monthly Maintenance Fee for Savings Account and How to Avoid It
<p>Automatic Savings</p> <ul style="list-style-type: none"> • Bank account debit a savings payment • Minimum funding: \$100.00 • Variable interest rate • Minimum deposit to meet: \$25.00 	<p>Monthly maintenance fee: \$5.00</p> <p>To avoid the monthly maintenance fee, meet one of the following requirements during each statement period:</p> <ul style="list-style-type: none"> • Maintain a minimum daily balance of \$25.00 or more in your account. <ul style="list-style-type: none"> • Or • Use your account to make a Bank of America Internet Checking or Advantage account (first 4 savings accounts). • Fund a Thrift Savings Plan (TSP) account and qualify for the GSA Thrift Savings Plan (TSP) account. <p>To avoid the monthly maintenance fee, you may also qualify for automatic transfers to a Savings Account of \$25 or more from your Bank of America checking account or your savings account. Funding the automatic transfer is sufficient.</p>
Special	Other Important Account Information
<p>Regular Savings</p> <ul style="list-style-type: none"> • Bank account debit a savings payment • Minimum funding: \$100.00 • Variable interest rate • Minimum deposit to meet: \$25.00 	<p>Each monthly statement period, you can make a total of six withdrawals and transfers with no Withdrawal Limit.</p> <p>If you have a minimum daily balance of \$25.00 or more in your Regular Savings account, you may make additional withdrawals and transfers with no Withdrawal Limit. For example, the Withdrawal Limit can be \$50.00 for each withdrawal and transfer during the monthly statement cycle even the six withdrawals or more than six Withdrawal Limit fees are possible during that cycle. This fee applies to all types of withdrawals and transfers, including ACH, all financial services, by telephone, by mail, by cash deposit and Mobile Banking, and to any other electronic transfers.</p> <p>Effective for statement cycles that start on or after October 5, 2016, the minimum daily balance required to avoid the Withdrawal Limit fee is the \$25.00 or you must be enrolled in the Parkview Rewards program.</p> <p>* Limits apply to same types of withdrawals and transfers for a savings account. See "What are the transaction limitations on my savings account?" in the Account Alert! Customer Alerts Account section below.</p>
<p>Special Savings Accounts (Interest 3%)</p> <ul style="list-style-type: none"> • Lower 1% lower rate, beginning a savings program • Interest-bearing account • Variable interest rate • Minimum amount: \$100.00 - \$25.00 <p>Use Regular Savings or Rewards Money Market Savings to qualify for automatic overdraft coverage with an ATM/POS option.</p>	<p>No monthly maintenance fee</p> <ul style="list-style-type: none"> • After you turn 26, we automatically convert your Money Savings to a Regular Savings account. • Parents can make automatic transfers from checking • Each monthly statement period, you can make a total of six withdrawals and transfers with no Withdrawal Limit. • If you have a minimum daily balance of \$25.00 or more in your Money Savings account, you may make additional withdrawals and transfers with no Withdrawal Limit. For example, the Withdrawal Limit can be \$50.00 for each withdrawal and transfer during the monthly statement cycle even the six withdrawals or more than six Withdrawal Limit fees are possible during that cycle. This fee applies to all types of withdrawals and transfers, including ACH, all financial services, by telephone, by mail, by cash deposit and Mobile Banking, and to any other electronic transfers. • Limits apply to same types of withdrawals and transfers for a savings account. See "What are the transaction limitations on my savings account?" in the Account Alert! Customer Alerts Account section below.

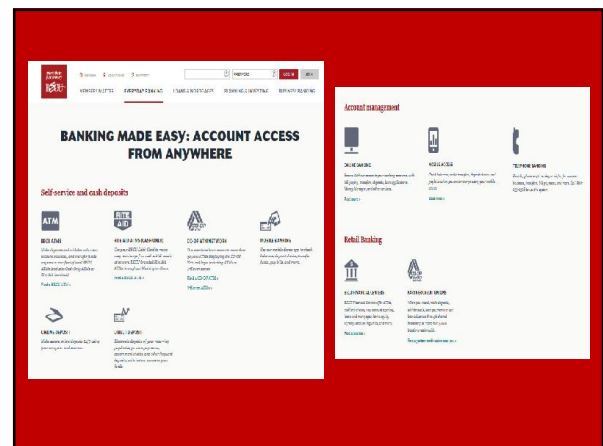
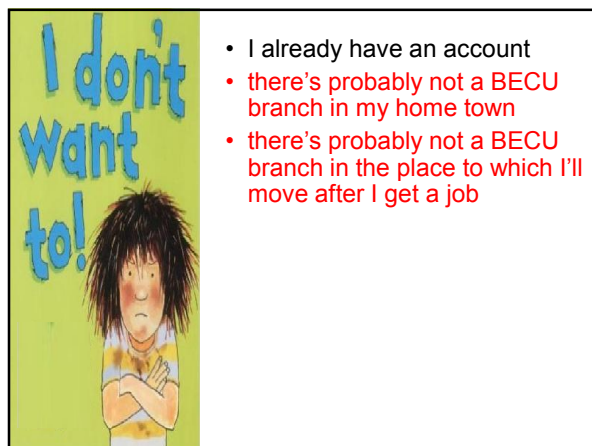
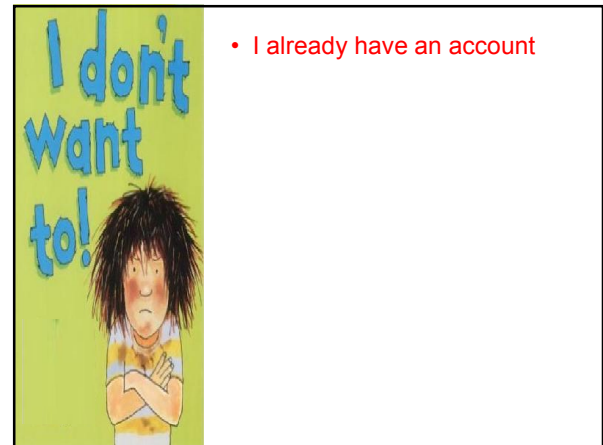
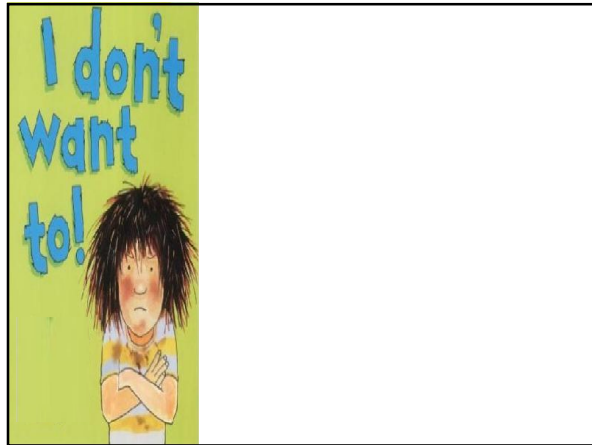
Other Account Fees and Services			
Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
ATM Card and Dual-Card Fees	Replacement ATM or Debit Card fee	\$5.00 per card	<ul style="list-style-type: none"> -Fee for each requested replacement of a card or other credit access device. -The replacement fee does not apply when we replace a card upon its expiration. -Doesn't include Internet Charging and Webpage Access plus Platinum Privileges and Preferred Rewards concerns a fee for a waiver of this fee.
	Rush Replacement ATM or Debit Card Fee	\$10.00 per card	<ul style="list-style-type: none"> -Fee for each requested rush delivery of a card or other credit access device. -The Replacement ATM or Debit Card Fee may also apply if would be in addition to the cash delivery fee. -Plans of America Internet Charging and Webpage Access plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee.
	New Month of America before Withdrawal Fee	For new transactions, the amount of \$0.50 (48 % of the dollar amount of the transaction), up to the maximum of \$10.00	<ul style="list-style-type: none"> -Fee applies when you add either another financial institution to your card or card number to conduct a transaction (such as a withdrawal, advance, or payment) and the other financial institution processed the transaction on a day after midnight.
	International Transaction Fee	3% of the U.S. dollar amount of the transaction	<ul style="list-style-type: none"> -Fee applies if you use your card to purchase goods or services in a foreign country as in U.S. dollars with a foreign merchant or Foreign Traveler's Advance Transactions include interest transactions made in the U.S. with a merchant who processes the transaction in a foreign currency. -Fee also applies if you use your card to obtain "pre-clearance" from an ATM, Visa® or Mastercard® converts the transaction into a U.S. dollar amount, and the transaction becomes two signs for that converted U.S. dollar amount. ATM fees may only apply to ATM transactions. See ATM Fees section below. -This section is intended to help you understand our fees. It does not constitute an offer.

Fee Schedule		
Non-Sufficient Funds (NSF) Fees*		
NSF Fee	\$25.00 per transaction for which the available balance is not sufficient for checks and/or ACH payments; fee will be charged if check and/or ACH payment is paid or returned unpaid	
NSF Fee – Uncollected	\$25.00 per transaction for which deposited funds are uncollected (on hold) and the available balance is not sufficient for checks and/or ACH payments; fee will be charged if check and/or ACH payment is paid or returned unpaid	
NSF Fee- Transfer	\$25.00 per transaction for which the available balance is not sufficient to cover an automatic transfer payment of a BECU loan or line of credit	
Overdraft*	\$25.00 per debit card transaction for which the available balance is not sufficient and the transaction is paid (Optional Country Pay Overdraft Service for Debit Transactions Opt-in required before Overdraft fee will be charged)	
* A daily cap of up to five NSF Fees and Overdraft Fees combined will be charged, and a daily cap of up to five NSF Fees – Uncollected fees will be charged. No cap for NSF Fee – Transfer.		
Excess Transaction Fee	\$20.00 per withdrawal that exceeds the Savings and Money Market Savings transaction limitations imposed by Federal Regulation D	
Copy Fee	First 3 copies free, then \$2.00 for each additional copy.	
Cashier's Check Fee	\$1.00 for each check	Research Fee \$15.00 per hour (minimum 1 hour)
Merchant Lookup Fee	\$15.00 per new	Stop Payment Fee \$25.00 per order
Wire Transfer Fee	\$6.00 per Domestic wiring wire transfer \$35.00 per international outgoing wire transfer \$3.00 per Domestic or international incoming wires	Empty Envelope Deposit Fee \$25.00 per empty envelope deposited into an ATM

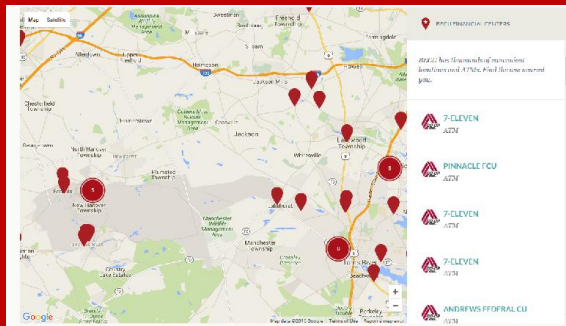
A cartoon illustration of a man with dark hair, wearing a white shirt and a dark tie. He is standing with his hands on his hips, looking upwards with a thoughtful expression. A large, white thought bubble with a black question mark inside is floating above his head. The background of the illustration is light blue with some radiating lines around the man's head.

**HOW WILL
THIS
CHANGE MY
FUTURE?**

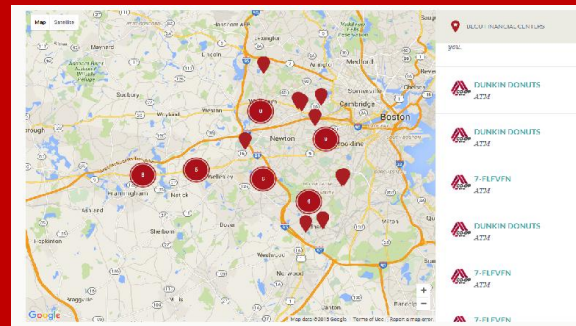




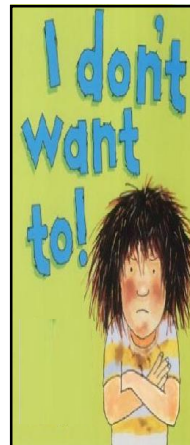
NEW JERSEY



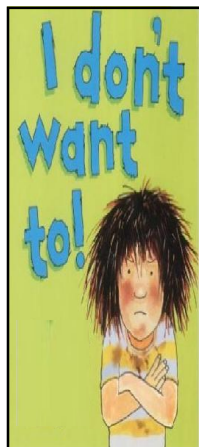
WELLESLEY HILLS, MA.



HONOLULU, HAWAII



- I already have an account
- there's probably not a BECU branch in my home town
- there's probably not a BECU branch in the place to which I'll move after I get a job
- my parents are linked to my current account, so they can send me money



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- I don't have enough money to open up another account



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* Required

Date of Birth*	Social Security Number*		
mm/dd/yyyy			
Address 1*	Address 2		
(P.O. Box not allowed)			
Zip Code*	City*	State*	Phone ID#*
		Subst. desc.***	

*** Please open and view the [Electronic Communications Disclosure and Consent](#) notice (the "Agreement") before you register for the Agreement. (1) Consent for the Request and Electronic Agreement, you are also to verify and either print or save PDF file, (2) have a valid e-mail address and will not change, and (3) be the person in charge of a car or the Agreement. If you are not, we will give a red e-mail address you provide may be used for Electronic Communications, including legal notice, copyright or non-assignment, limited liability, by your office, authorized to use those forms in court. If not, you will be unable to continue with this online membership application, but you may print BCTC at 800-273-2228.



BUDGET PLANNER

Creating a personalized budget

PRESENTED BY
BECU FINANCIAL EDUCATION

save. learn. and more.
Real+

Step 1 – Current Financial Situation & Goals

Describe your current financial situation

Set goals ...

Goals shape your spending plan. Therefore, the first step in every successful plan is to make a list of what you need and when you need it. Make sure your goals are realistic and achievable.

Use the following list to create effective goals:

- Be specific — What do you want?
- Set a deadline — When do you need it?
- Follow up on the goal—how will you hold yourself accountable?

Short Term Goals (Up to 3 years)	Target Date

Medium Term Goals (3 to 5 years)	Target Date

Long Term Goals (5 or more years)	Target Date

Step 2 – Income & Assets

Yourself...				
MONTHLY TAKE HOME PAY \$	DATE LAST PAID	PAID EVERY: • Two Weeks • Week • Month	ADDITIONAL INCOME \$	SOURCE OF ADDITIONAL INCOME
Your Partner...				
MONTHLY TAKE HOME PAY \$	DATE LAST PAID	PAID EVERY: • Two Weeks • Week • Month	ADDITIONAL INCOME \$	SOURCE OF ADDITIONAL INCOME
Your assets...				
Total in savings accounts:	\$	Automobile – Year:	Make:	\$
Total in checking accounts:	\$	Automobile – Year:	Make:	\$
Value of your home:	\$	RV – Year:	Make:	\$
Other:	\$	Other:		\$
Other:	\$	Other:		\$
Other:	\$	Other:		\$

[illegible]

Tips for a Successful Spending Plan

Get started! Research goals

- Create a savings plan for retirement or a spending plan
- Make your goals specific and detailed
- Write down your goals, if possible

Research is essential

- Research your goals, if possible
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Disagree between wants and needs

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Save for periodic expenses

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Personal monthly expenses

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Take care of your credit

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Large accounts in credit

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Review your plan

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