BMI FEDERAL CREDIT UNION
We make banking personal.

Financial Wellness Spotlight

September 2026



Medicare 101

Medicare is a federal health insurance program for aging adults (65 years of age or older) and individuals with disabilities. Open enrollment begins on October 15. When enrolling, it can be overwhelming with many options to consider. Avoid costly mistakes and alleviate confusion by building your knowledge of Medicare, the components you can include as part of your coverage (Part A, Part B, Part D), the difference between Original Medicare and Medicare Advantage (Part C), and the costs that you will be expected to pay (including premiums, deductibles, and out of pocket costs). Even if you are already enrolled, the open enrollment period is when you can make changes. It is important to understand what that means for you and what changes you can make.

To help prepare for open enrollment, BMI Federal Credit Union is partnering with Shields Up Health to provide a free one-hour workshop. This will be an opportunity to learn about Medicare, ask questions, and get the answers you need to make knowledgeable decisions.

Free Medicare 101 Workshop

- **Date:** Saturday, October 3, 2026
- **Time:** 10:00 AM – 11:00 AM.

- **Location:** BMI FCU, Dublin, Sharon L. Custer Member Meeting Room

Learn more and register to attend at **www.bmifcu.org/workshops**.

This event is for educational purposes only. No plan-specific benefits, premiums, or details will be shared. For accommodation of persons with special needs at the meeting, please call 614-674-1873.



Financial Wellness Tip: Don't Be Pressured Into a Scam

Scammers will use pressure to get you to act quickly. They will overwhelm you by causing fear, doubt, or confusion. Be suspicious if you receive a call or message claiming they have a warrant for your arrest, threaten to close an account, or say a loved one is in trouble. Be vigilant and do not be intimidated into giving out information.

Read **Recognizing and Avoiding Scams** to learn what red flags to look out for.



Online Learning Center

Explore our online learning center by topic for free financial education resources. Find articles to read, modules to explore, watch videos, or utilize available calculators. Visit **www.bmifcu.org/online-learning** to get started.

Check out our collection on **Fraud and Scams**:

- Read **Scams Targeting Seniors** to learn about common scams and what you can do to protect yourself or a loved one.
- Explore **How to Spot Scams** to learn the warning signs and how to avoid being scammed.
- Watch our **Managing Risk** videos, as part of our "It's A Money Thing" series to learn more about scams and identity theft.



Community Workshop Schedule

Expand your knowledge and build confidence in your ability to manage your finances successfully. Join us this fall for our Financial Wellness Check-in Webinar Series. Attend all three sessions or pick and choose. Use the information gained as your guide to financial stability and stay on track to reach your goals.

- **Budget:**
  Tuesday, September 22, 2026 at 12:00 p.m.
  Learn what should be included in your budget as well as strategies to make it work for you. Discover various tools that can help you create an effective plan for your money and tips to stay on course toward your goals.

- **Credit:** *Tuesday, October 20, 2026 at 12:00 p.m.*
  Discover what is factored into your credit score, how it is calculated, and why it matters.

- **Saving:** *Tuesday, November 17, 2026 at 12:00 p.m.*
  Learn how good saving habits can benefit your long-term financial health. Find out what you need to know about emergency funds and discover the tools and knowledge needed to help reach your short and long term goals.

Visit **bmifcu.org/workshops** for additional information, view our full list of upcoming workshops and webinars, and register to attend.

Products and Services Highlights



Balance Transfer Special

Ready to add a BMI FCU Visa® Credit Card to Your Wallet?
Open a new BMI FCU Visa Platinum credit card and get **0.00% APR*** for **12 months** on balance transfers. After that, **9.90% - 17.90%** based on your creditworthiness. Check out the balance transfer special on our BMI FCU Visa with Rewards card, too!
***See complete details**

Apply Now

Already a BMI FCU Visa Credit Cardholder?
For a limited time only, existing cardholders can also take advantage of the **special promotion** on balance transfers from other credit cards to your BMI FCU Visa credit card!

Call **614.707.4000** or stop by a branch to transfer your balance today.



Greenlight Debit Card and Money App

Send your kids back to school with their own Greenlight debit card — a $69 annual value, free* for BMI FCU® families. Get real-time notifications when they spend, put allowance on autopilot, and manage it all from one app.

***See complete details.**

Contact Us:



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Celebrating BMI Federal Credit Union 90 YEARS

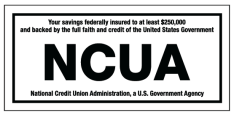
2025 The Official Community's Choice Awards CBUS Top Picks WINNER
8 years in a row!

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The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

+BMI Federal Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their BMI Federal Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms at **greenlight.com/promotionsgeneralterms** for details. Offer ends 12/22/2028. Offer subject to change and partner participation.







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