

# BUSINESS ACCOUNTS



## FEE SCHEDULE

### ATM Transaction

BMI FCU Owned ATM	FREE
Non-BMI FCU Owned ATM	6 FREE/Month then \$0.75 each
Plus Network ATM	\$1.50

### Checking Accounts

Checks	Varies*
Copy of Cleared Check	\$5.00
Stop Payment Check	\$30.00
Release of Stop Payment	\$20.00
VISA Debit Card Fee	\$5.00
Monthly Account Fee**	\$10.00

### Miscellaneous Fees

Returned Item	\$29.00
Returned Deposit	\$10.00
Returned Deposit (drawn on your account)	\$29.00
Stop Payment (ACH)	\$30.00
Release of Stop Payment	\$20.00
Copy of Periodic Statement	\$5.00
Hourly Legal Research	\$35.00
Hourly Account Reconciliation	\$20.00
Foreign Item Redemption (Canadian)	\$25.00
Foreign Item Redemption (Other)	\$35.00
Outgoing Domestic Wire	\$15.00
Outgoing International Wire	\$40.00
Monthly Dormant Account***	\$5.00
Card Replacement	\$5.00
Cashier's Check	\$3.00
Cashing Cashier's Check (drawn on BMI FCU)	\$5.00
Visa Gift Cards	\$3.95
American Express	
Traveler's Cheques	FREE
Account Activity Printout	\$5.00

\*Fee depends on style and quantity ordered.

\*\*Monthly Account Fee can be waived when minimum daily account balance of \$2,500 is met.

\*\*\*Accounts are considered dormant when there is no activity (withdrawals or deposits) for 12 months. The Dormant Account Fee will begin the following month.

Effective date 08/01/2012

## BUSINESS PLUS CHECKING

Are you confused by the different business checking accounts banks offer? Wouldn't it be nice if you had everything you needed in one checking account? We can help. Our Business Plus Checking has the benefits you need for your business, all in one account!

- Minimum deposit of \$50.00 is required to open account.
- Free Online Banking
- Free Bill Pay

Finally, an affordable business checking account that provides every thing you need and pays you an attractive dividend<sup>+</sup> when you maintain a balance of \$2,500 or more.

## BUSINESS SAVINGS

Earn more while you save with our competitive dividend rates and build security for your business as it grows.

- Minimum balance of \$5.00 is required for membership.
- Minimum daily balance of \$50.00 is required to earn dividends.<sup>+</sup>
- No monthly fees.
- Free Online Banking

## BUSINESS MONEY MARKETS

Money Markets are safe, liquid and easy to set up. BMI FCU offers two options to fit your needs. In addition to lower balance requirements and competitive dividend rates, your Savings and Money Market accounts can provide added protection for occasional overdrafts.<sup>++</sup>

- Business Plus Money Market earns dividends<sup>+</sup> when the daily minimum balance of \$2,500 is met.
- Business Platinum Plus Money Market earns dividends<sup>+</sup> when the daily minimum balance of \$50,000 is met.
- Free Online Banking

It is easy to save with BMI FCU, visit us online at [www.bmifcu.org](http://www.bmifcu.org) or contact us at **614.707.4000** to get started today.

<sup>+</sup>Nature Of Dividends — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

<sup>++</sup>No more than six (6) transfers and withdrawals from your Savings or Money Market account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order.