BMI FEDERAL CREDIT UNION
6165 Emerald Parkway, Dublin, OH 43016 614-707-4000

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: November 12, 2026

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

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Regular Share Savings	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	$5.00	$5.00*	$5.00	Daily Balance	---
Secondary Share Savings	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	---	---	--	Daily Balance	---
BMIChange Jar $ 0.00 – $2,500.00 $2,500.01 or greater	3.45% / 3.50% 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account limitations apply.
Holiday Club	0.25% / 0.25%	None	Annually	Annually (Calendar)	---	---	---	Daily Balance	Account limitations apply.
IRA Variable Share Savings	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	$25.00	---	$25.00	Daily Balance	---
Platinum Plus Money Market/IRA Platinum Plus Money Market	2.47% / 2.50%	Monthly	Monthly	Monthly (Calendar)	---	---	$50,000.00	Daily Balance	---
Plus Money Market/IRA Plus Money Market $ 2,500.00 – $9,999.99 $10,000.00 – $24,999.99 $25,000.00 or greater	1.78% / 1.80% 1.93% / 1.95% 2.28% / 2.30%	Monthly	Monthly	Monthly (Calendar)	---	---	$2,500.00	Daily Balance	---
Platinum Checking $ 2,500.00 – $9,999.99 $10,000.00 – $24,999.99 $25,000.00 or greater	0.05% / 0.05% 0.10% / 0.10% 0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	$2,500.00	$2,500.00	$2,500.00	Daily Balance	---
Checking	---	---	---	---	$20.00	---	---	---	---
HSA Checking $0.00 - $2,499.99 $2,500.00 - $9,999.99 $10,000.00 - $24,999.99 $25,000.00 or greater	0.35% / 0.35% 0.40% / 0.40% 0.55% / 0.55% 0.75% / 0.75%	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account limitations apply.
Starting Over Checking	---	---	---	---	$20.00	---	---	---	Account limitations apply.

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

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rate and frequency of compounding for an annual period. For Regular Share Savings, Secondary Share Savings, BMIChange Jar, Holiday Club, IRA Variable Share Savings, Platinum Plus Money Market/IRA Platinum Plus Money Market, Platinum Checking, and HSA Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The BMIChange Jar, Plus Money Market, IRA Plus Money Market, Platinum Checking, and HSA Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For BMIChange Jar accounts, each dividend rate will apply only to that portion of the account balance within each balance range. For all other tiered rate accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. For Holiday Club accounts, the dividend period is annual. For example, the first dividend period begins on November 1 and ends on October 31. All other dividend periods follow this same pattern.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. For Holiday Club accounts, any accrued dividends will only be paid if you close the account within seven (7) days of the date you open it.

5. 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 the Regular Share Savings account, there is a Silver or higher relationship tier required to avoid a service fee. You will qualify for the Bronze tier if your average daily balance is less than $250.00 in total household savings and loan accounts, Silver tier for $250.00 to $9,999.99, Gold tier for $10,000 to $29,999.99, and Platinum tier for $30,000 or higher. Members who are under the age of 23, over the age of 60, or have been members for six months or less enjoy the benefits of at least the Silver tier, even if your household balance is less than $250.00. For Platinum Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Share Savings, Platinum Checking, IRA Variable Share Savings, Platinum Plus Money Market/IRA Platinum Plus Money Market and Plus Money Market/IRA Plus Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For BMIChange Jar accounts, deposits other than the ATM/Debit card round-up transfer transactions are not permitted. One BMIChange Jar account allowed per member. ACH deposits/withdrawals are not permitted. For Holiday Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 31 and the account will remain open. For HSA Checking accounts, if you or your beneficiary engages in a prohibited transaction with your HSA, as described in IRC Sec. 4975, your HSA will lose its tax-exempt status and you must include the value of your account in your gross income for that taxable year. Overdrawing your HSA is considered a prohibited transaction. For Starting Over Checking accounts, Direct Deposit of paycheck or other recurring check (such as social security or pension) is required. Debit Card(s) are available with the exception of deposit privileges at an ATM. Monthly service fee as shown in the Schedule of Fees and Charges will be debited on the last day of each month. You may apply for one of our other checking account products after 12 months in good standing and completing one session with a BMI FCU Money Management counselor. For Regular Share Savings, Secondary Share Savings, IRA Variable Share Savings, Platinum Plus Money Market, IRA Platinum Plus Money Market, Plus Money Market, IRA Plus Money Market, Platinum Checking and Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. 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

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

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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.

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