



## CHECKING ACCOUNT COMPARISON

| PRODUCT, FEATURES AND BENEFITS              | MyMoney Account                                    | LIVE FREE CHECKING | Begin Banking<br>(Designed for Members 14 to 26-years-old) |
|---|--|--------------------|--|
| Early Payday                                | Yes  | No                 | No   |
| BCCU Foreign ATM Fee                        | FREE   | \$1.50             | \$1.50   |
| Savings Overdraft<br>Additional Overdrafts  | FREE   | FREE               | FREE   |
| Saving Makes Cents Program                  | Yes  | Yes                | Yes  |
| Overdraft<br>Additional Overdrafts          | 1 FREE/yr. then<br>\$19/ea.                        | \$19/ea.           | \$19/ea.   |
| Monthly Service Charge                      | \$15   | N/A                | N/A  |
| Requirement to Waive Monthly Service Charge | \$1,000 direct deposit<br>OR<br>10 debit purchases | N/A                | N/A  |
| Debit Card Replacement                      | \$10   | \$10               | \$10   |
| Temporary Checks                            | 4 for \$2  | 4 for \$2          | 4 for \$2  |
| Stop Payment                                | \$30   | \$30               | \$30   |

**FREE Member Services**

*Bellwether members have access to these additional services to help take care of your financial needs at your convenience:*

|  |   |
|--|---|
| <ul style="list-style-type: none"> <li><b>Online Banking</b></li> <li><b>Mobile Banking</b></li> <li><b>Smartwatch Banking</b></li> <li><b>Call24 Transactions</b></li> <li><b>30,000+ surcharge-free ATMs*</b></li> </ul> | <ul style="list-style-type: none"> <li><b>Online Bill Pay with E-Bills</b></li> <li><b>eStatement / eDocuments / eForms</b></li> <li><b>Monthly Paper Statements</b></li> <li><b>Online Incoming External Transfers</b></li> <li><b>Online Outgoing External Transfers</b></li> </ul> |
|--|---|

\*Other institutions may charge a fee for usage of their ATM machines

