

# CHECKING ACCOUNT COMPARISON

PRODUCT, FEATURES AND BENEFITS	MyMoney Account*	LIVE FREE CHECKING
Early Payday**	Yes	No
BCCU Foreign ATM Fee	<b>FREE</b>	\$1.50
Savings Overdraft Additional Overdrafts	<b>1 FREE/mo. then</b> \$5/ea.	\$10/ea.
Saving Makes Cents Program	Yes	Yes
Overdraft Additional Overdrafts	<b>1 FREE/yr. then</b> \$30/ea.	\$30/ea.
Monthly Service Charge	\$15	N/A
Requirement to Waive Monthly Service Charge	\$1,000 direct deposit OR 10 debit purchases	N/A
Loyalty Pays Loan Rate Discount	Yes	Yes
Loyalty Pays Premium Certificate Rate	Yes	Yes
Debit Card Control	Yes	Yes
Debit Card Tap and Pay	Yes	Yes

FREE Member Services	
<p><i>Bellwether members have access to these additional services to</i></p>	
<p><b>Online Banking</b> <b>Mobile Banking</b> <b>Smartwatch Banking</b> <b>Call24 Transactions</b> <b>30,000+ surcharge-free ATMs*</b></p>	<p><b>Online Bill Pay with E-Bills</b> <b>eStatement / eDocuments / eForms</b> <b>Monthly Paper Statements</b> <b>Online Incoming External Transfers</b> <b>Online Outgoing External Transfers</b></p>

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