

Take control of your Finances with the Credit Union.

[BCU.org/Member-Center](https://www.bcu.org/Member-Center)

CONSUMER LOANS



AUTO LOANS

- **Auto Loans** - Finance or refinance your vehicle at a low rate with flexible repayment options.
- **Auto Buying Service** - Take advantage of pre-negotiated pricing for a stress-free buying experience.
- **RV and Boat Loans**



CREDIT CARD

- **Cash Rewards**¹ - Earn unlimited 1.5% cash back on every purchase.
- **Travel Rewards**² - Earn 2 points for every dollar in purchases.
- **Launch Credit Card** - Establish or rebuild credit.



HOME LOANS

- **Smart Buyer**TM - flexible down payment options (as little as 3%).
- **HomeAdvantage**[®] - Use an agent through the HomeAdvantage[®] program to earn a cash reward.
- **Home Equity**



STUDENT LOANS

- **Student Loans** - Undergraduate Student loans. Refinance Federal and Private loans.



PERSONAL LOANS

- **Deposit Secured / Lines of Credit**
- **Stock Secured / Lines of Credit**
- **Unsecured, fixed rate, fixed term loans to meet every borrowing need.**

FINANCIAL WELL-BEING



LIFE. MONEY. YOU.[®]

- **Live Webinars**
- **On-demand Content** - Personalized assessments, games, videos and podcasts.
- **Budgeting Tools** - Interactive website and downloadable worksheets to plan/track your income and expenses.



GOAL CONSULTANTS

- **Certified Financial Counselors** - Get free access to a coach for one-on-one actionable advice anytime.



CREDIT SCORE

- **SavvyMoney**[®] - Free access to your credit score with personalized analysis and credit protection alerts.

Members
save an average
of **\$261**
annually³

See reverse side for more
money-saving options!

bcu
Credit Union Services for
Boston Scientific

Visit BCU.org to learn more. Try out our **Member Value Calculator** to see how much you can save!

REMOTE ACCOUNT ACCESS



DIGITAL BANKING

- **24/7 Digital access at BCU.org**
- **Mobile App** - Available for download at the App and Google Play stores.
- **Bill Pay**
- **Deposit Anywhere** - Make anytime/anywhere deposits using your mobile device.
- **Mobile Payments** - Visa Checkout, Android, Apple and Samsung Pay.

BRANCH & ATMs

- **ATMs** - Use any ATM, anywhere. Get unlimited ATM fee refunds with PowerPlus Checking.



DEPOSIT PRODUCTS

CHECKING

- **PowerPlus™ Checking⁴** - This account is the best banking has to offer! No minimum balance to earn interest and ATM fee refunds.
- **Enhanced Direct Deposit** - Receive your pay up to a full day ahead of your scheduled payday.

SAVINGS

- **Regular Savings**
- **Rainy Day Savings** - Prepare for unplanned expenses with automatic monthly savings.
- **Money Market**
- **Certificates**



BUSINESS BANKING



- **Business Bank Accounts** - Checking, Money Market and Certificates.
- **Business Loans** - Vehicles, Business Term, Lines of Credit and Real Estate loans.
- **Investment Brokerage Services**
- **Visa® Business Credit Card**



PLANNING & WEALTH MANAGEMENT

- **Wealth Advisors⁵** - Plan for your future.
- **Investment Brokerage Services**
- **Retirement Planning**
- **401K Rollover Review**

1. Rebates are automatically earned by making eligible purchases with your Cash Rewards Visa card. Each eligible purchase made by you, or someone you authorize, will earn a cash rebate of 1.5% on net purchases (purchases less credits, returns and adjustments). Cash advances, balance transfers, and checks used to access your account are not considered purchases and will not earn rewards.

2. Earn 2 points per dollar on all net qualifying purchase transactions (purchases less credits, returns and adjustments). Cash advances, balance transfers, and checks used to access your account are not considered purchases and will not earn rewards.

3. Average Credit Union member savings of \$261.63 is based on an internal study performed 12/31/2017. Overall average savings based on average member savings with the following accounts: PowerPlus™ Checking - \$132.37, Rainy Day Savings - \$84.62, CD, IRA, and Money Market Accounts - \$129.01, Credit Card - \$184.44, Auto Loan - \$240.87, Personal Loan - \$214.73, Home Equity - \$845.40. Comparisons made between BCU and industry averages from Bloomberg, Bankrate®, and internal studies.

4. To earn monthly dividends and unlimited reimbursements of other banks' ATM surcharge fees, your account must meet these two monthly requirements: Monthly direct deposits totaling at least \$500 into your PowerPlus Checking account and completion of at least fifteen (15) transactions that include any combination of the following: BCU Debit Card PIN, Debit Card signature, credit card purchases, Online Bill Pay or ACH payments, which apply toward the monthly requirements in the month they post to your account. Credit card transactions that post on the last day of the month will be applied toward the following month's transaction total. Accounts not meeting all monthly requirements will not earn dividends and will not receive reimbursements of other banks' ATM surcharge fees. The dividend rate and annual percentage yield (APY) may change at any time. Balances up to \$15,000 will earn the stated higher rate and the portion of the balance over \$15,000 will earn the stated lower rate. See rate sheet or website for current rates. There is no minimum balance required to earn dividends. Dividends are paid monthly and calculated based on the average daily balance method. PowerPlus Checking is available as a personal account only and is limited to one account per member. If you do not have sufficient funds in your checking account to clear a presented item, funds may automatically transfer from another share and may count towards withdrawal limitations for that other share. (Regulation D dictates that electronic transfers from Savings are limited to six per month. Overdraft transfers are automated electronic transfers, which are subject to Regulation D rules. Each transfer in excess of six per month is subject to a \$3 excessive withdrawal fee). See Service Charges and Fees Schedule in Deposit Account Agreement for further details.

5. Investment advisory services are offered through BCU Wealth Advisors, LLC; an investment advisor registered with the United States Securities and Exchange Commission and domiciled in the State of Illinois. This communication is not to be directly or indirectly interpreted as a solicitation of investment advisory services to residents of another jurisdiction unless the firm and the sender of this message are notice-filed, registered or is eligible for exemption from notice-filing or registration in that jurisdiction. Advisory services and recommended securities offered by BCU Wealth Advisors, LLC are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.

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