

Terms and Conditions

Changes effective June 1, 2024

Broadview Changes to Your Deposit Accounts

Please review these changes and retain this as part of your Broadview Member Benefits Guide and other Account Agreement Disclosures.

Effective 6/1/2024

Deposit Product	Current Provision	New Provision	What does this mean
Investor's Advantage Money Market	<p>Minimum Balance Requirements: To obtain the disclosed annual percentage yield, you must maintain a balance in your account each day of at least \$2,500.00</p> <p>Tiered Variable Rate Information: This account is subject to a tiered variable rate.</p> <p>We currently have the following tiers.</p> <p>\$250,000–\$349,999.99 \$350,000–\$999,999.99</p>	<p>There is no longer a minimum balance required to obtain the disclosed Annual Percentage Yield.</p> <p>The tiers listed under Current Provision will be changing to:</p> <p>\$250,000–\$499,999.99 \$500,000–\$999,999.99</p>	<p>The minimum balance requirement has been removed. The Annual Percentage Yield you earn is based on the tiers. For the current dividend rate(s) and corresponding APY, refer to the current rate sheet (available in the branches and online at www.broadviewfcu.com).</p> <p>Except for the tiers listed in the New Provision column, all other tiers remain the same.</p>
Primary Savings Member's Choice Health Savings Account (HSA)	<p>Tiered Variable Rate Information: This account is subject to a tiered variable rate.</p>	<p>Account is a non-tiered variable rate account.</p>	<p>This account will now be a single rate regardless of the balance on deposit. For the current dividend rate and corresponding APY, refer to the current rate sheet (available in the branches and online at www.broadviewfcu.com).</p>
Deposit Product	Current Provision	New Provision	What does this mean
Holiday Club	<p>Tiered Variable Rate Information: This account is subject to a tiered variable rate.</p> <p>This account does not have any withdrawal limitations.</p>	<p>Account is a non-tiered variable rate account.</p> <p>Member may request one (1) withdrawal during the year. Any additional withdrawal requests will result in the funds being transferred to a regular share account and the Holiday Club being closed.</p>	<p>This account will now be a single rate regardless of the balance on deposit. For the current dividend rate and corresponding APY, refer to the current rate sheet (available in the branches and online at www.broadviewfcu.com).</p> <p>Requesting more than one (1) withdrawal from the Holiday Club will result in the Holiday Club being closed.</p>

Fees	Current Provision	New Provision	What does this mean
Escheatment	If no activity occurs in your account within the time period specified by applicable state law, the property in your account may be subject to transfer to the appropriate state authority ("escheatment"). The current fee is \$100 per member number.	\$25 per deposit account number	If any of your individual share accounts (account number) under your member number is subject to escheatment, the fee will be \$25 for each account. Example: If you have 3 share accounts under your member number, the fee will be \$75. If you have 5 share accounts under your member number, the fee will be \$125.
ATM surcharge and International Service Assessment (ISA) fees	Currently these fees may not appear in your transaction history and/or may appear in your transaction history and are subsequently reimbursed.	Any surcharge fee and/or ISA fee eligible for reimbursement will appear in your transaction history and will then be reimbursed the following business day.	Since the fee is charged at posting and reimbursed the next business day, the fee or a subsequent debit may cause an overdraft on your account and subject to normal overdraft fees.
Check Copies	\$2 per check \$15 for a range of checks	\$2 per check	All request for check copies are subject to the check copy fee.

Additional account related information	Current Provision	New Provision	What does this mean
ACH Debit Origination	On your ACH Debit authorization form you chose the date the debit from the other financial institution should occur. The process for submitting that debit request occurs on the date listed on your authorization form. This may have resulted in the debit being processed at the other financial institution the next business day.	On your ACH Debit authorization form you chose the date the debit from the other financial institution should occur. The process for submitting that debit request occurs on the business day prior to the date listed on your authorization form. This may result in the debit being processed at the other financial institution on the date listed on your authorization form.	You will see both the debit out of the other financial institution and the credit to your Broadview account occur on the same date as listed on your authorization form.
Insufficient Funds (NSF)	For Checks and ACH items presented and not enough funds on deposit are returned and subject to a \$28 fee. Recurring debit card transactions fell underneath the Courtesy Pay Plus.	All transactions involving checks and ACH that are returned for insufficient funds, the fee for returning the item will be tiered based on the transaction amount as follows: \$0.00 – \$10.00 = \$10.00 \$10.01 – \$20.00 = \$20.00 \$20.01 and greater = \$28 For recurring debit card transactions presented for payment and there are not enough funds available, Broadview will post the item to your account and charge a fee. The insufficient funds will be \$28.	The fee for the returning of the item will follow the tiers listed in the New Provision column will replace the current flat \$28 fee. If a recurring debit card transaction is presented and there are not enough funds available, Broadview will post the item and charge a fee. The posting of this item may cause the account to overdraft and affect subsequent transactions and incur a corresponding fee.

Deposit Product	Current Provision	New Provision	What does this mean
Overdraft Protection	<p>Courtesy Pay: All transactions involving checks and ACH that result in an overdraft fee will be tiered. For the 1st transaction causing an overdraft, the fee is based on the negative balance resulting from the overdraft. All other fees are based on the transaction amount as follows:</p> <p>\$0.00 – \$10.00 = \$10.00 \$10.01 – \$20.00 = \$20.00 \$20.01 and greater = \$28</p> <p>Courtesy Pay Plus: All transactions involving checks, ACH, one time debit card (POS), and ATM transactions that result in an overdraft fee will be tiered. For the 1st transaction causing an overdraft, the fee is based on the negative balance resulting from the overdraft. All other fees are based on the transaction amount as follows:</p> <p>\$0.00 – \$10.00 = \$10.00 \$10.01 – \$20.00 = \$20.00 \$20.01 and greater = \$28</p> <p>Overdraft Protection limits are static and are either \$100 or \$500 depending on your checking account type.</p>	<p>Premium Overdraft: The premium overdraft program includes Basic and Enhanced coverages.</p> <p>Basic includes Checks, ACH transactions. Enhanced includes the basic coverage plus ATM and one time debit card (POS). The Enhanced coverage requires enrollment.</p> <p>All transactions involving checks and ACH that result in an overdraft fee will be tiered based on the transaction amount as follows:</p> <p>\$0.00 – \$10.00 = \$10.00 \$10.01 – \$20.00 = \$20.00 \$20.01 and greater = \$28</p> <p>All transactions involving one time debit (POS) and ATM transactions that are authorized based on an overdraft balance may result in a fee of \$28.</p> <p>Premium Overdraft limits are dynamic and can change at any time. The Dynamic overdraft limits are customized based on deposit relationship, and account age. Both the item(s) presented and the associated overdraft fee(s) are subtracted from the dynamic limit, which may result in your account becoming overdrawn in excess of your dynamic limit.</p>	<p>Courtesy Pay and Courtesy Pay Plus are now both referred to as Premium Overdraft.</p> <p>Transactions for POS and ATM transactions are no longer tiered for the purposes of determining the fee amount.</p> <p>Broadview strives to pay items presented for payment. To aid in accomplishing this, the dynamic limit is replacing the static \$100 or \$500 limits.</p>