

Change of Terms Notice

The following changes apply to the Basic Checking account effective August 1, 2009.

The Basic Checking account will be renamed to Checking with Rewards.

There is no minimum balance requirement for this account, and the current interest rate no longer applies after the effective date. Checking with Rewards is a transactional non-interest bearing checking account.

The following list of features is standard for this account:

- Unlimited Transactions
- Five FREE foreign ATM transactions each month *
- FREE VISA® Debit Card with debit Rewards points
- Optional direct deposit (established through your employer)
- Remote deposit (Online fund transfers)
- FREE Bill Pay
- FREE Online Banking access
- FREE telephone account access
- FREE Online viewing, saving and printing of cashed checks
- FREE e-statements
- Online check reorders
- Optional ID theft recovery and credit monitoring

*Non BCU owned ATMs may charge a fee