

**Combine your household accounts for greater benefits!\***

If your accounts are spread across a household (spouse, children, parents), you may include these additional account balances toward your Member Rewards level. Simply fill out the householding form.

**Mainly use our electronic services?****Our eMember Club offers many benefits.**

Benefits include unlimited free ATM transactions, free automatic overdraft transfers and many other discounted services. Members must utilize direct deposit (if available) and have an active Bloom Credit Union checking account. To sign up, email us at [memberservice@bloomcu.org](mailto:memberservice@bloomcu.org).

**How to reach a higher reward level.**

To reach a higher Member Rewards level, bring more of your financial services to Bloom CU.

Here are some options:

- Bring your bank loan to Bloom CU to save money.
- Transfer your credit card balances to a Bloom Platinum Visa.
- Open a CD, money market or IRA.

**Ways to avoid transaction fees:**

- Set up direct deposit of your paycheck, Social Security or pension check to Bloom.
- Use our Bloom ATMs when possible (and withdraw more funds when you do).
- Use a Bloom debit card to make purchases free of charge (just say or press credit).
- To avoid additional trips to ATMs, when making debit card purchases, ask for some cash back.
- To avoid ATM surcharges by ATM owners, use Coop Network ATMs (to find the nearest one, use our app or website search tool, text message mycoop or call 888.SITECOOP).

**A great option for low-balance members.**

Save money for your future, earn a CD-like interest rate and save money on service fees by opening a Bloom Balance Builder Certificate. All you have to do is commit to depositing \$10/week into this account until you reach the CD minimum of \$500.++ When you open it, we'll place you into our Value Member reward level.

++ If you withdraw your funds before the one-year term, you will be charged a \$40 early withdrawal fee.

**Phone**

616.452.2161  
Toll-Free Nationwide:  
1.888.729.6728

**Wyoming**

1414 Burton St SW  
(1 mile east of US-131)  
Wyoming, MI 49509

**Coopersville**

1147 W Randall St  
(in front of Family Fare)  
Coopersville, MI 49404

**Meadowbrook**

Registered Representatives offer Securities at:  
4833 Town Center SE  
(at Patterson & Broadmoor)  
Grand Rapids, MI 49512

**Creston**

1327 Plainfield NE  
(just north of Leonard)  
Grand Rapids, MI 49505

**Georgetown**

2187 Port Sheldon St  
(just north of Chicago Dr)  
Jenison, MI 49428

**Access 24<sup>SM</sup>**

Local: 616.452.8600

# Bring your financial services to us and get rewards.

Get free services, discounted fees and special rates.

Studies show that credit union households in Michigan save an average of \$168 per year compared to bank households.\* Also, our competitor rate and fee surveys show that regardless of balance, all Bloom Credit Union members receive some of the most comprehensive, affordable and convenient services in the area.

\*According to Credit Union National Association research.

### The more you use us, the more rewards you get!

The more financial services you bring to Bloom Credit Union, the more benefits you'll receive, including free services, discounted fees and better rates! Our Member Rewards program is based on the total amount maintained in your savings, checking, CDs, IRAs and money market accounts, plus your outstanding balances on your auto loans, credit cards, home equity loans, etc.\* You are automatically enrolled in the program.

Member or Household Combined Loan & Deposit Balances*	Associate Members (\$0-\$999)	Value Members (\$1,000-\$7,499)	Advantage Club (\$7,500-\$39,999)	Premier Club (\$40,000-\$99,999)	Presidents Club (\$100,000+)	E-Member Club (Optional)
Check Printing	Regular Price	Regular Price	10% Discount	Free, Basic Style	Free, Personal Style	10% Discount
ATM Transactions at non-Bloom ATMS ***						
• Deposits	Free	Free	Free	Free	Free	Free
• Other transactions ***	\$1.95	\$1.75	4 free/mo., then \$1.25 ea.	8 free/mo., then \$1.00 ea.	Free	Free
Bonus Certificate Rates	No	No	No	.10 bonus on any new CD	.20 bonus on any new CD	No
Check Copies	\$3.00	\$2.00	\$1.00	Free	Free	\$1.00
Cashier's Check	\$5.99	\$3.99	\$2.99	\$2.00	Free	\$2.00
Money Order	\$2.00	\$1.50	\$1.00	\$0.50	Free	\$2.00
Account History/ Add'l Statement Copies	\$5.00	\$5.00	\$3.00	\$2.00	Free	\$5.00
Safe Deposit Boxes***	Regular Price	Regular Price	10% off	20% off	30% off	Regular Price
Automatic Overdraft Transfers+	\$5.00	\$5.00	\$3.00	\$2.00	Free	Free
Teller-Assisted Phone Transfers	\$5.00	\$5.00	\$3.00	\$2.00	Free	\$5.00
Member Relationship Fee	\$3.00/mo.	Free	Free	Free	Free	Free
Teller-Assisted Lobby Transactions++++	Free	Free	Free	Free	Free	\$5.00
ATM Deposit Funds Availability	See Disclosure	See Disclosure	See Disclosure	See Disclosure	Immediate	Immediate

### Three groups of members can be placed into higher benefit levels.

- New members get Advantage Club benefits for one year (unless your balances qualify for an even higher level).
- Children and tax dependents\*\* can be placed into the Advantage Club too (just let us know).
- Retirees and those in the retiree's household are eligible to enroll in our Premier Club reward level.\*\*\*\* It's one of our highest reward levels and includes CD rate bumps.

\*\*"Dependents" are persons who are dependents of another person for purposes of applicable federal tax laws. All Dependents should provide confirmation of their dependent status to Bloom Credit Union at the time an account is opened and annually thereafter in order to continue receiving member rewards at the dependent level. BCU reserves the right to terminate "Dependent" status for purposes of receiving member rewards if annual confirmation is not provided.

\*\*\*\* "Retired members" are members who receive a retirement annuity, pension, Social Security, or similar retirement payment from private government sources, or live in or belong to a retirement organization.

Please review this membership rewards schedule in conjunction with Bloom Credit Union's Truth in Savings Disclosure and "Account Agreements" brochure.

\*Balances calculated at month end and don't include loans financed through other institutions or accounts through Financial Resource Advisors, L.L.C. We reserve the right to make fee changes in the future. Only those members signing Bloom Credit Union's Special Benefits Disclosure may receive fees and benefits based on household accounts.

"Household Accounts" refers to accounts defined and designated on Bloom Credit Union's Special Benefits Disclosure.

\*\*\*All sizes may not be available at each office.

+to cover check, ATM, ACH and debit withdrawals.

+++Includes withdrawals, transfers, inquiries and denials. Fees may be charged by owners of non-Bloom CU ATMs.

++++Only applies to lobby teller transactions that don't have separate fees and could be done using our app, online banking, ATM/Debit Card our bank-by-phone service or direct deposit (excludes loan payments).