



**Your savings
deserves a bonus.**

1.15%  **1.40%**
APY*

iSAVETM
SAVINGS

LEARN MORE





DEPOSIT MATCH⁴ — Earn up to \$50 on your first deposit

⁴ Existing iSAVE (Savings) account holders are excluded and require the new iSAVE (Savings) account holder to establish an automatic monthly deposit within 45 days of opening. BHCU will credit and match the first iSAVE (Savings) automatic monthly deposit up to \$50. The iSAVE (Savings) will be credited with the match up to 45 days after the deposit posts. Program is subject to cancellation at any time.

BHCU's *iSAVE* account snapshot.

BHCU's new high yield savings account is designed to support our members' long-term savings goals in pursuit of their personal financial independence. **"Pay yourself first"** is the driving force behind this product, which will help individuals achieve their savings goals. No matter what you are saving for – retirement, a vacation home, or education, BHCU's *iSAVE* account will help you get there.

OPEN AN ACCOUNT TODAY!



Already a member?

[Apply here using online banking](#)

Not yet a member?

[Apply here](#)

[Sign up for online banking](#)



*i*SAVE™

Free Checking and High-Yield Savings Belong Together

- Earn up to **\$150¹** with a new ***i*SAVE** Free Checking account
- Earn **1.40% APY²** in your ***i*SAVE** (savings) account

[Learn More](#)

What it means to be a SAVER.

Let’s face it, saving money is no easy task in this spend first world we live in. It’s the discipline to avoid spending when you don’t have the money, making and sticking to a budget, and prioritizing your needs that make you a **SAVER**. And BHCU respects a **SAVER**.

The SAVER expectation.

Each **SAVER’S** focus is to acquire personal savings to reach their saving goals. BHCU’s **iSAVE** account is intended to meet the needs of every member and understand everyone’s situation is different. Therefore, BHCU believes you should save how you want, when you want based on the general account conditions with no fees and no minimums!

iSAVE Club

In order to open an **iSAVE** account, each member in good standing must read and complete the **iSAVE** Commitment Letter, making you an official member of the **iSAVE** Club.

[Download Commitment Letter](#)



Rate rundown.

BHCU’s **iSAVE** account rate is variable but it is not a “teaser rate.” This is a high-yield savings account designed exclusively for BHCU members. In keeping with the intention of being a long-term savings account, each **SAVER** will earn the highest interest rate if no more than one (1) withdrawal is completed monthly. However, if a **SAVER** makes more than one (1) withdrawal that account will still receive our highly competitive “Regular Share” interest rate during that month.

ACCOUNT DETAILS

Interest Rate	-1.15% A.P.Y ¹ -Interest is compounded daily and credited monthly
Benefits	-No fixed term -No fees, no minimum balance requirement = no problems -Interest rate may rise -24/7 account access -Insured up to \$500,000 -Each member can have multiple iSAVE accounts

Risks	<ul style="list-style-type: none"> -Multiple monthly withdrawals will result in a lower interest rate -Interest rate may fall
Account conditions ²	<ul style="list-style-type: none"> -Maximum opening deposit can not exceed \$50,000 -Requires automatic deposit funding (ACH) each month -Monthly automatic deposits can not exceed \$5,000 -Must enroll in online banking and sign up for E-statements -New money only³ -Must sign an iSAVE Commitment Letter -Consumer accounts only -An iSAVE account does not replace a Regular Share account
Deposits	<ul style="list-style-type: none"> -Automatic deposits (electronic or payroll) can be weekly, bi-weekly, or monthly
Withdrawals	<ul style="list-style-type: none"> -Regular Share rate will be applied for any month in which more than one (1) withdrawal occurs
Eligibility	<ul style="list-style-type: none"> -Exclusive to BHCU members only -Must be 18 years of age



¹A.P.Y. is Annual Percentage Yield and is subject to change. A.P.Y. is effective as of 10/1/2018 for accounts that do not exceed one (1) withdrawal in the month, and meet the account conditions. ²If any of the account conditions are not met for the month, the A.P.Y. for the month is adjusted to BHCU's Regular Share A.P.Y. Automatic monthly deposits exceeding \$5,000 will automatically transfer to their Regular Share account. Failure to comply with the account conditions may result in account closure.³New money is money not currently on deposit at BHCU. ***Federally Insured by NCUA.***