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## BCU NAMED ONE OF BEST CREDIT UNIONS OF 2024 BY CNET

**CHICAGO** – January 23, 2024 – BCU is proud to have once again topped CNET’s list of Best Credit Unions of 2024. The list was determined by CNET’s evaluation of credit unions with the highest APYs for one-year terms. “We are proud to offer PowerPlus™ Checking which helps our members earn up to 4.00% APY along with other benefits including free ATM fee refunds<sup>1</sup>,” said Brett Engel, BCU Vice President of Finance. Recognized for their competitive, high-yield PowerPlus Checking, Rainy Day Savings™, Certificates of Deposit and Money Market rates, BCU was also named to this list in 2022.

“In this economy, every advantage matters. We want to be sure to help our members alleviate financial stress by giving them every advantage possible,” said Engel. BCU earned one of nine spots out of 50 banks, credit unions, and financial companies considered.

[View CNET’s complete list of Best Credit Unions of 2024.](#)



<sup>1</sup>To earn monthly dividends, your account must meet all three of these requirements monthly to qualify for Level 1 or Level 2. To achieve Level 1, you must have monthly direct deposits totaling at least \$1000 into your PowerPlus Checking account on an ongoing monthly basis, enrollment in eStatements and completion of at least fifteen (15) qualified transactions.

To achieve Level 2, you must have direct deposits totaling at least \$3000 into your PowerPlus Checking account on an ongoing monthly basis, enrollment in eStatements and completion of at least thirty (30) qualified transactions. Qualified transactions include any combination of the following: BCU Debit Card PIN, Debit Card signature, credit card purchases, Online Bill Pay or ACH payments, which will 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. Rates accurate as of 12/1/2022. 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. Fees may reduce earnings. PowerPlus Checking is available as a personal account only and is limited to one account per member. When Opted In, if you do not have sufficient available funds in your checking account to clear a presented item, funds may automatically transfer from your savings or money market share and may count towards withdrawal limitations for that savings or money market share (Electronic funds transfers from savings and money market shares, which include overdraft transfers are limited to six per month). Each electronic funds transfer in excess of six per month is subject to a \$3 excessive withdrawal fee. See Service Charges and Fees Schedule in Consumer Member Service Agreement for further details. PowerPlus™ Checking is a trademark of BCU.

**About BCU:** BCU is a not-for-profit, member-owned Credit Union that is fiercely dedicated to Empowering People to Discover Financial Freedom. At just under \$6B in assets, BCU is driven by its commitment to providing a fast, easy, secure banking experience and extraordinary service for close to 350,000 members. The BCU field of membership includes employees and families of large employers that are focused on the financial well-being of their workforce; those who live or work in northern Illinois, southern Wisconsin, and the island of Puerto Rico; and subscribers of BCU’s wholly-owned Credit Union Service Organization (CUSO), Life. Money. You.® within communities and Fortune 100 workplaces throughout the United States and Puerto Rico. All BCU members enjoy lifetime access to financial services and well-being programming that inspire confidence through the brand promise “Here Today For Your Tomorrow.”

To learn more about how we can help you realize your financial dreams, visit [BCU.org](http://bcu.org).

Members of the media can obtain more information by visiting [BCU.org/About-Us/Media-Relations](http://bcu.org/About-Us/Media-Relations).