



Directions: How to Open a BOFI Account

- 1) Open the web page www.bofiadvisor.com/clients?riaid=341172
- 2) In the “Step 1 – Find Your Advisor” section, enter “John Bodnar” and click **Find Your Advisor**.
- 3) John’s name will appear on the Results screen. Simply click the blue box that says “Apply Now”
- 4) Once you have collected the necessary items listed on the WELCOME SCREEN, click “CONTINUE.”
- 5) Select account type and fill out all personal information.
- 6) In the BOFI ADVISOR & INFORMATION SHARING section, enter “JOHN BODNAR” as the FINANCIAL ADVISOR NAME. **John’s Advisor ID (341172)** should already be populated.
- 7) Check-off YES box to share information with your FINANCIAL ADVISOR.
- 8) When you arrive at the PRINT SIGNATURE PAGE, print it and follow the instructions.
- 9) Make sure you write down your CONFIRMATION CODE for future reference

If you have a problem opening your account, BoFi’s technical support has been very helpful. Call them at 866-923-7114.

Please feel free to share this information with family and friends who may also appreciate having special access to high yield FDIC insured deposit accounts and competitive mortgage loan rates.

Bodnar Financial, in partnership with Bank of Internet, is looking forward to helping you maximize your banking returns for years to come. Please call us if you have any questions whatsoever: (973) 966-6939.



Current Rates

For New Clients Only
Effective Date: 02/17/2016

John Bodnar
Advisor Code: 341172
(973) 966-6939
john@bodnar.net

Select Money Market^{1,3}

Balance	Rate	APY ²
\$0 - \$5,000,000	1.00%	1.00%

Select Checking

Balance	Rate	APY ²
\$100,000 - \$5,000,000	0.85%	0.85%
\$50,000 - \$99,999	0.75%	0.75%
\$25,000 - \$49,999	0.65%	0.65%
\$10,000 - \$24,999	0.55%	0.55%
\$9,999 or less	0.45%	0.45%

Select Savings¹

Balance	Rate	APY ²
\$0 - \$5,000,000	0.80%	0.80%

Bofi Advisor's relationship with your Investment Professional is through a joint marketing agreement for the evaluation of banking products only. Bank products and services are offered by Bofi Federal Bank. All deposit accounts through Bofi Federal Bank brands are FDIC insured through Bofi Federal Bank. All deposit accounts of the same ownership and / or vesting held at Bofi Federal Bank are combined and insured under the same [FDIC Certificate 35546](#). All deposit accounts through Bofi Federal Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and / or vesting at Bofi Federal Bank. For more information [click here](#).

¹ Federal regulations limit certain types of transfers from a money market or saving account to a combined maximum of six per month. If transfers exceed this limit more than occasionally, we will convert the account to a type not subject to transfer limits or close the account. A fee is assessed for each excess transfer paid against the account. See our Deposit Account agreement and Disclosures for details. Please refer to www.bofiadvisor.com for the Deposit Account Agreement and Disclosure for further information.

² The Annual Percentage Yield (APY) is accurate as of 02/17/2016. The interest rate and corresponding APY for savings and money market accounts are variable and are set at our discretion. Interest rates may change as often as daily without prior notice. Fees may reduce earnings.

³ The APY is available only to clients that do not already have an existing relationship with Bofi Federal Bank.

Business Accounts

Rates Applicable to Accounts Under \$5,000,000

Type	Rate	APY ²
Business Interest Checking	0.80%	0.80%
Business Money Market ¹	0.80%	0.80%

Select CD and Business CD

Term	Rate	APY ²
3 Months	0.15%	0.15%
6 Months	0.25%	0.25%
12 Months	0.55%	0.55%
24 Months	0.70%	0.70%
36 Months	0.90%	0.90%
48 Months	1.04%	1.05%
60 Months	1.34%	1.35%

IRA/ROTH

Terms Offered	Rate	APY ²
IRA 12 Month CD - Add On	0.60%	0.60%
IRA 12 Month CD - Fixed	0.60%	0.60%
IRA 18 Month CD - Fixed	0.70%	0.70%
IRA 36 Month CD - Fixed	0.75%	0.75%
IRA Savings	0.70%	0.70%
ROTH 12 Month CD - Add On	0.60%	0.60%
ROTH 12 Month CD - Fixed	0.60%	0.60%
ROTH 18 Month CD - Fixed	0.70%	0.70%
ROTH 36 Month CD - Fixed	0.75%	0.75%
ROTH Savings	0.70%	0.70%