PERSONAL CHECKING

Get more out of your checking account and enjoy all the benefits we have to offer.

Campus Classic Checking

Our Campus Classic Checking account is more than just a place to keep your money. The $8 monthly maintenance fee will be waived when your account has:

- ✓ **10** debit or credit card purchases on your account each month,
- ✓ **or** a relationship balance[1] of $2,500 or more.

Lagniappe Checking[2]

Earn dividends on your checking balance up to $10,000 and receive ATM fee refunds nationwide simply by:

- ✓ making **one (1)** direct deposit, ACH auto debit or Campus Federal Bill Pay[7] transaction,
- ✓ making **10** debit or credit card purchases[3] on your account each month,
- ✓ **and** enrolling in eStatements.

Lagniappe Lite Checking[4]

Earn a lower dividend rate than Lagniappe Checking on your checking balance up to $10,000 simply by:

- ✓ making **one (1)** direct deposit, ACH auto debit or Campus Federal Bill Pay[7] transaction,
- ✓ making **5** debit or credit card purchases[5] on your account each month,
- ✓ **and** enrolling in eStatements.

Young Adult Checking[6]

If you're **30 or younger**, sign up for our Young Adult Checking and pay no monthly maintenance fee when you enroll in eStatements.

Other services include:

- Online & Mobile Banking
- Zelle®
- Bill Pay[7]
- e-Notes℠
- Transfers
- Campus Click℠ Mobile Deposit[8]
- eStatements
- Mobile Wallet
- Live Chat Center
- Credit Central
- CO-OP Shared Branching Network Nationwide

NEW! Early Pay[9] – Access your ACH deposits up to three days sooner.

Scan code to open an account **TODAY!**

Disclosures on next page.

CAMPUS FEDERAL®

CampusFederal.org | 888.769.8841 | email@CampusFederal.org
Branch locations available in Baton Rouge, New Orleans and Shreveport

Checking Products Comparison Chart

	Young Adult[6]	Campus Classic	Lagniappe[2]	Lagniappe Lite[4]
Card Swipes Requirement	0 per month	10 per month	10 per month[3]	5 per month[5]
eStatement Requirement	Yes	No	Yes	Yes
ACH/ Direct Deposit/ Bill Pay Requirement	No	No	One direct deposit, ACH auto debit or Campus Federal Bill Pay transaction	One direct deposit, ACH auto debit or Campus Federal Bill Pay transaction
Relationship Balance[1]	$0	$2,500	$2,500	$2,500
Rewards	None	None	Dividends up to $10,000 and ATM Fee Refunds up to $25 monthly *(swipes, eStatement and ACH, Direct Deposit or Bill Pay requirement must be met)*	Dividends up to $10,000 *(swipes, eStatement and ACH, Direct Deposit or Bill Pay requirement must be met)*
Monthly Maintenance Fees	$0	$8 *waived if swipes OR relationship balance[1] is met* $2 *paper statement fee*	$10 *waived if swipes, eStatement and ACH, Direct Deposit or Bill Pay requirements are met OR relationship balance[1] is met*	$10 *waived if swipes, eStatement and ACH, Direct Deposit or Bill Pay requirements are met OR relationship balance[1] is met*
Early Pay[9]	Yes	Yes	Yes	Yes

[1]Relationship balance equals your average monthly credit account balances and average monthly deposit account balances under the same membership combined.

[2]If the Lagniappe checking requirements are not met, there is a $10 monthly maintenance fee. Monthly maintenance fee is waived if your average relationship balance (average monthly credit account balances and average monthly deposit account balances under the same membership combined) is $2,500 or more. ATM fee refunds are capped at a maximum of $25.00 per monthly qualification cycle. [3]Make 10 debit or credit card purchases per monthly qualification cycle.

[4]If the Lagniappe Lite checking requirements are not met, there is a $10 monthly maintenance fee. Monthly maintenance fee is waived if your average relationship balance (average monthly credit account balances and average monthly deposit account balances under the same membership combined) is $2,500 or more. [5]Make 5 debit or credit card purchases per monthly qualification cycle.

[6]In order to keep your account open, within 30 days of establishing your account, you must consent to receive your periodic statements electronically. Otherwise your account will be converted to a Campus Classic Checking Account, subject to all of the terms and conditions of such account.

[7]Campus Federal Checking Account required for Bill Pay.

[8]Eligibility requirements apply.

[9]With Early Pay, the Credit Union may make certain ACH direct deposits available to you up to three (3) business days before we receive the funds from the payor, which is typically your employer. Early Pay is not guaranteed, may vary between pay periods, and we may stop providing it at any time without notice to you. Our ability to provide early access to funds may be limited by many factors, such as when we receive notice of payment from your payor. It is always your obligation to verify that the funds are available in your account before spending them. See our Membership Agreements and Disclosures for more details.