

SERVICES GUIDE



RESOURCE INFORMATION

Your Trusted Financial Partner for Every Stage of Your Life

CAMPUS  **FEDERAL®**

THE CONVENIENCE OF ONE-STOP SHOPPING ...THE SECURITY OF CAMPUS FEDERAL

From checking accounts to money market accounts to IRAs, Campus Federal has the products and services to meet your financial needs. Whether you're interested in saving money or spending it, we make banking simple and convenient.

— BASIC SAVINGS

Share Account

Regardless of where you are in life, your money needs somewhere to call home. Campus Federal Share Savings is the perfect place to grow your funds and build wealth.

- Earn dividends on balances over \$5
- No monthly maintenance fee
- Payroll deduction can be used with this account
- Competitive rates
- Three withdrawals per quarter at no charge
- Quarterly statements
- Online Banking

— CLUB SAVINGS

Have a special goal in mind? Join the Club and make it happen. Set aside money for any special purpose – Christmas shopping, vacations, weddings, parties, etc. You can withdraw funds twice per year at no charge. Other features include:

- Quarterly statements
- Dividends paid on daily balances over \$200
- Competitive rates
- Online Banking

— MONEY MARKET

Stretch your hard-earned dollars and experience flexibility and financial rewards. With our money market account, enjoy a competitive interest rate and still have easy access to your funds. To open your money market account, all you need is \$2,500 or more. When you maintain a minimum of \$2,500, there is no monthly charge.

Special features for members with a checking account*:

- Free specially designed checks for your checking account (one box per order)
- Free travel money cards, money orders and cashier's checks

*To receive these benefits, the current balance must be equal to or exceed \$2,500 and must be enrolled in an active checking account.

— CAMPUS CLASSIC CHECKINGSM

Start getting more value out of your checking account. With our Campus Classic Checking,SM you'll enjoy Online Banking services, debit card and check transactions, and use of our branches. As a reward for your relationship with Campus Federal, we will waive the monthly maintenance fee when ONE of the following qualifications is met:

- 15 debit card or credit card merchant purchases or a combination of either during the month^{1*}
- or-
- Relationship balance is \$5,000 or over²

¹Credit card needs to be under the same membership number as the checking account.

²Relationship balance is the average monthly loan balance plus the average monthly deposit balance under the same membership number.

*Note: Transactions must post by 7:00 p.m. on the last day of the month to be considered for that month for Campus ClassicSM or Lagniappe CheckingSM accounts.

— YOUNG ADULT CHECKINGSM

This checking account is not only packed with complimentary services, it also contains no monthly maintenance fees for members who are 30 years of age or younger and enrolled in eStatements. Use this account for all of your purchases, from school books to late night pizza, and experience no monthly fees. Online Banking, Bill Pay and transfers make this the perfect account to help you keep your finances on track.

Note: Transactions must post by 7:00 p.m. on the last day of the month to be considered for that month for Campus ClassicSM or Lagniappe CheckingSM accounts.

— LAGNIAPPE CHECKINGSM

Receive a little something extra with this account. It's all the convenience of a checking account, plus a few extra features to help you earn and save even more! No more worrying about service charges from ATMs because Campus Federal will credit your account for these fees at the end of each month. Add a competitive dividend rate and you now have the perfect account.

To receive the ATM fee refunds¹ and competitive dividends, simply meet the following qualifications each month:

- One direct deposit, ACH auto debit or Campus Federal Bill Pay transaction
- 15 debit card or credit card merchant purchases or a combination of either during the month^{2*}
- Enrollment in eStatements

Didn't meet the qualifications this month? Still enjoy the No Monthly Maintenance Fee reward when your relationship balance is \$5,000 or over.³

¹ Unlimited ATM fee refunds, not to exceed \$4.99 per individual transaction (when qualifications are met).

² Credit card needs to be under the same membership number as the checking account.

³ Relationship balance is the average monthly loan balance plus the average monthly deposit balance under the same membership number.

Services included with our checking accounts:

- Online and Mobile Banking
- Bill Pay
- e-NotesSM
- Transfers
- Campus ClickSM – Mobile Deposit^{*}
- Debit cards
- Mobile Wallet Apple, Google and Samsung Pay
- eStatements
- Telephone banking
- Zelle®

*Eligibility requirements apply. Note: Transactions must post by 7:00 p.m. on the last day of the month to be considered for that month for Campus ClassicSM or Lagniappe CheckingSM accounts.

— CERTIFICATE ACCOUNT

Flexible Investment to Fit Your Lifestyle

Need a higher return on your funds? Lock into one of Certificate Accounts and watch your money grow.

Invest only \$500 for 30-day through 12-month terms, or at least \$1,000 for 18-month through 48-month terms and 72-month term. Enjoy our highly competitive rates, along with the security of knowing your savings are federally insured by NCUA up to \$250,000.

Minimum deposit requirements:

- \$500 on 30-day to 12-month certificates
- \$1,000 for 18 to 48-month and 72-month certificates
- \$5,000 on 60-month certificates
- Dividends for terms greater than 12 months can be compounded, transferred to another Campus Federal account, or mailed to you
- Five-year certificates offer the option to make one deposit not to exceed \$75,000 and one withdrawal (maintaining the minimum) during the life of the certificate
- Qualifies as loan collateral

*One-time deposit not to exceed \$75,000

30 Month Bump and Jump Certificate

Lock in for a longer term and earn a competitive rate with our 30 month Bump and Jump Certificate.* Plus, enjoy additional savings features with a one-time opportunity to 'Bump' or increase your funds in the certificate and a one-time opportunity to 'Jump' to a higher rate during the certificate's 30 month term.

Minimum amount to open is \$1,000. Minimum to add to a Bump is \$1,000. When jumping to a higher rate, the new rate will remain in effect for the remainder of the Certificate's term. Rate can be jumped (increased) once any time after the first six months of the Certificate's opening date. One-Time deposit not to exceed \$75,000.

— INDIVIDUAL RETIREMENT ACCOUNT (IRAs)

Dreaming of retirement? Start turning those dreams into reality by investing in an IRA with Campus Federal. Traditional and Roth IRAs are available with different minimum deposit requirements. Plus, each comes with no setup or annual fees. Choose from a Campus Federal IRA certificate or Share IRA account, each with Traditional or Roth options. We offer competitive rates on both options.

Minimum deposit requirements for Traditional and Roth IRAs:

- \$1,000 on 12-month to 30-month certificates*
- \$5,000 on 60-month certificates
- \$200 on IRA Share account (waived with monthly automatic deposits of \$25)

*30 month certificate requires \$5,000 minimum deposit.

— HEALTH SAVINGS ACCOUNT

It's time to let your high deductible insurance plan start working for you – open a Health Savings Account and start paying for current medical expenses and saving for future qualified medical and retiree health expenses on a tax-free basis.*

*Consult a tax advisor.

What is a Health Savings Account?

A Health Savings Account (HSA) is an account that offers a tax-favored means of saving for and paying for qualified medical expenses of the HSA owner, his or her spouse and/or dependents when you participate in a high deductible insurance plan.

HSA Features

- Interest-earning checking account
- Debit card access
- Unlimited check writing
- No minimum balance requirement
- Online Banking

— CONSUMER LOANS

No matter what you need to borrow money for, Campus Federal loans are just a click or a call away. Apply online at campusfederal.org and enjoy the assistance of loan calculators, visit one of our branches and apply in person, or call a Campus Federal representative at 888-769-8841.

Signature Loans—With the stroke of a pen, the money's yours. Borrow from \$500 and up with the only collateral needed being your signature. If it is the convenience of a line of credit that you want, we offer Campus Prestige and Campus Rewards Mastercard®.

Vehicle Loans—For basic transportation or wheels for fun, we are here to help you pay for your ride. Travel the roads in an automobile or motorcycle. Explore the country or improve your tailgating experience in a travel trailer or motor home. Start jumping waves in a boat or Jet Ski or discover the trails with an all-terrain vehicle while resting assured that you got the best deal in financing your purchase, whether it is new or used.

Mortgage and Property Loans—It's likely the most important financial decision you'll ever make. We'll help you feel right at home with the many financing options we offer, from conventional first mortgages and home equity lines of credit to lot and unimproved acreage loans. Maintaining competitive rates and exceptional member service is our commitment to you.

Private Student Loans—Let Campus Federal help you through school and you will have time to concentrate on what's important – your course work. We offer a private student loan program for students and families to meet the costs of higher learning.

CAMPUS FEDERAL CREDIT CARDS

Select the Campus Prestige or Campus Rewards Mastercard® and experience great benefits and security features! Our cards contain a microchip to provide additional security and ease of use. Enjoy the benefit of having your accounts at your fingertips with Online Banking. Set up automatic payments and make transfers at your convenience. Our cards don't have hidden fees and rates don't go up because of late payments.

Both cards have a variable interest rate based on Wall Street Journal Prime lending rate.

CREDIT TERMS

	CAMPUS PRESTIGE	CAMPUS REWARDS
Variable Rate Information	Annual percentage rate may vary. Rate is determined by adding 3.5% to Prime as listed in the Wall Street Journal.	Annual percentage rate may vary. Rate is determined by adding 6.5% to Prime as listed in the Wall Street Journal.
Benefits	Low interest rate.	Travel, Gift and Cash Back Awards available by redeemable points using this card. Visit: www.uchooserewards.com
Grace Period for Purchases	25 days to repay balance for purchases before being charged a finance charge.	25 days to repay balance for purchases before being charged a finance charge.
Balance Calculation Method for Purchases	Average daily balance including new purchases.	Average daily balance including new purchases.
Annual Fee	NONE	NONE
Fee for Late Payment	\$25	\$25
Transaction Fee for Cash Advance	2% of amount of cash advance obtained at any institution, including Campus Federal branches and all ATMs (including CFCU machines).	2% of amount of cash advance obtained at any institution, including Campus Federal branches and all ATMs (including CFCU machines).

— BUSINESS DEPOSIT SERVICES

Whether you're the sole proprietor of a fast-growing business or the president of an established company, Campus Federal offers a range of deposit accounts that fit your business needs.

Business Basic Checking—With no monthly maintenance fees or minimum balance requirements, our Business Basic Checking account is perfect for your growing business. This account has been specially designed for businesses with moderate transaction volume.

Business Solution Checking—Does your business have high transaction volumes, pay high fees for business checking or want to earn interest on checking balances? If so, this checking account is the perfect fit. Earn interest on your funds and no monthly maintenance fee with an average daily balance of \$7,500 or more.

Club Checking—Designed for associations, student organizations, churches and many other "clubs," this checking account contains no minimums and no charges for debits, deposits or change orders. The Club Checking account was specifically designed for your non-profit or association.

Business Savings—Your business funds need a secure home where they can grow. Campus Federal Business Savings pays competitive interest rates on daily balances of \$250 or more. If you make less than six withdrawals per month, there are no fees.

Business Money Market—The business money market account pays high money market rates on daily balances over \$2,500, yet gives you the flexibility to make up to six free monthly withdrawals, all with no maintenance fees.

BUSINESS ONLINE BANKING

Business Online Banking is the most convenient and efficient way to manage your company’s finances. With a computer or smart phone, you can access your business accounts and conduct business around the clock. Check account balances, see if a check has cleared, transfer funds between accounts, make loan payments, even track your Campus Rewards Mastercard® purchases and payment history.

Campus Federal offers the following Business Online Banking packages to meet all of your business needs:

Standard Business Package	Free
Premium Business Package	Low Monthly Fee

CAMPUS CLICKSM MOBILE DEPOSIT

Experience the ultimate in convenience for your business with Campus ClickSM. Deposit from the comfort of your office with mobile deposit.

Campus ClickSM Features:

- Simple implementation process with personal training from a business services representative
- Basic Requirements – Business Checking account, an approved scanner, and a PC with internet access
- Businesses with multiple locations will benefit from the low cost, simple check deposit process and advanced centralized reporting
- Support for single and multiple item deposits, all with same-day credit if deposited before the cut-off time

Contact a business services representative for more information.

— BUSINESS MASTERCARD®

The Campus Federal Business Mastercard® is a convenient way to pay for everyday business expenses. Build your business while efficiently managing cash flow with the Campus Federal Business Mastercard®. It's also a great way to keep business and personal finances separate and earn travel and cash back rewards at the same time. Visit www.uchooserewards.com to register your card!

— BUSINESS LOANS

Open the door to possibilities with a Campus Federal business loan. We offer a wide range of business loans to help finance the operation of your business – whether you need a short-term cash flow injection or long-term financing for a major purchase. Apply for a business loan online, over the phone by contacting a business services representative, or stop by one of our branches.



Business and Commercial Real Estate Loans—Outgrown your space or looking to move into a new facility? Campus Federal real estate loans can help your business acquire new property or refinance your existing space. Affordable financing is available for all types of commercial property.

Construction Loans—Looking to build a new facility to meet your specific needs? Let Campus Federal help you with the construction loan and guide you through the process.

Equipment Loans—Sometimes growth depends on having the right tools for the job. Whether it's new software and computers, medical equipment or furniture for the office, let Campus Federal help secure the capital to purchase the equipment you need.

Inventory Loans—Expanding rapidly and need to purchase more inventory? Don't be held back by a lack of funds. We provide loan options to help your business with all of your inventory needs.

Vehicle Loans—If your business is literally on the move, Campus Federal offers loan options to keep your operations running smooth. Our vehicle loans are designed specifically to purchase new or used automobiles, trucks or vans.

Business Lines of Credit—Need better management of your business income cash flow? A business line of credit from Campus Federal can provide quick and easy access to credit for shorter-term or unexpected financial needs. Start expanding your business with a business line of credit from Campus Federal!

Signature Loan—Secure a loan with the stroke of a pen. Borrow funds using your signature.

Other Secured Loan—For any other working capital or purchase needs, our business services representatives will work with you to create a customized secured loan. Secured loans are based on available collateral, such as your business accounts receivable and various business assets.

CONVENIENT BANKING TO FIT YOUR LIFESTYLE

At Campus Federal, we offer many convenient ways for you to access your accounts, obtain cash and apply for loans. A few of the many services are:

Online Banking

Check your account balances, see if a check has cleared, transfer funds between accounts and to others, access your eStatement, make loan payments, even track your credit card purchases and payment history – all from the convenience of your computer or smart phone 24 hours a day.

Bill Pay

Let Campus Federal help simplify your life as you say goodbye to stamps, envelopes and check writing with our electronic Bill Pay service.

e-NotesSM

Life can become a little overwhelming, so it's understandable to make a mistake on your account balance once in a while. e-NotesSM provide notification via email, text message or secured message. You can modify e-NotesSM to inform you of activities within your accounts, such as balance alerts, deposits/withdrawal alerts, insufficient funds alerts, and more.

eStatements

Help us save a tree! Sign up for eStatements and start viewing electronic versions of your account statements through our eStatement service. Enjoy an easy and secure way to view your monthly account statements online while helping us protect the environment. eStatements can also be printed or saved to your computer for additional viewing.

Overdraft Protection*

Bouncing checks can be stressful, embarrassing, expensive and unnecessary. Sign up for overdraft protection and the funds to cover a purchase can be transferred from your share account, credit card or equity line. Transfers from your Share account, credit card or equity line are made penny for penny for each item presented.

*Overdraft protection fees apply

Financial Action Center – Telephone Banking

Keep tabs on your money or perform a host of transactions via a touch-tone phone. This free service is available with any account.

Direct Deposit

Direct deposit is the fastest, safest and easiest way to get your money into your account. Since funds are transferred electronically, they are also immediately available.

Payroll Deduction

Does your company's payroll department support payroll deduction? It's the most convenient way to add funds to your accounts or make loan payments.

Reorder Checks

View the entire catalog of checks online, change fonts, add images and request email notification when your checks are shipped.

Campus ClickSM Mobile Deposit*

Campus ClickSM is a secure online service available within Online Banking that allows you to deposit checks electronically to your Campus Federal checking or savings accounts. Makes deposits from the convenience of your smart phone or tablet.

*Members must be approved to use this service.

— ADDITIONAL ONLINE SERVICES

Online Member Perks

In accordance with our mission of providing world-class, second-to-none service to our members, we offer the following additional services:

uChoose Rewards

This site allows Campus Rewards Mastercard® holders to view points earned and browse the available awards online! Travel, gift and cash-back awards are available by redeemable points for using your Campus Rewards Mastercard®. Register on the uChoose Rewards site, www.uchooserewards.com, and when you're ready to redeem, simply log in to your account, select your award and order.

Identity Theft Solutions *Fraud Defender*

Secure your identity with our Identity Theft Solution services. Choose from three levels of coverage with monitoring features, expense reimbursement and more: campusfcu.merchantsinfo.com.

Mortgage Center *Free Resources and Online Application*

View rates, obtain rate quotes, apply online, learn what to expect during the process and do much more.

Campus Car Center *Free Car Buying Research Tool*

Compare, research, and locate new and used autos, get car buying and financing advice and more at campusfcu.memberautocenter.com.

Refer to the Fee Schedule for a detailed listing of fees. For current rate information, call **888-769-8841**, stop by any Campus Federal branch or visit **CampusFederal.org**.



Allpoint ATM Network*

Campus Federal members have expanded access to their cash, without ATM surcharge fees, at over 55,000 conveniently-located ATMs worldwide through a partnership with Allpoint.

Allpoint ATMs can be found virtually anywhere your travels may take you, throughout the United States and around the globe. With over 55,000 participating ATMs, your cash is never far away. Allpoint Network ATMs, conveniently placed in premier retailer locations like Target, CostCo, Walgreens, CVS and more, are within Campus Federal's branch footprint, as well as nationwide and beyond.

Members can find the nearest participating ATMs by: using the Allpoint ATM locator online at AllpointNetwork.com downloading the free Allpoint mobile app or calling 1-800-976-4917.



CO-OP Shared Branch*

Campus Federal participates in the shared branch network.

Our members can conduct business wherever they see the "Co-OpShared Branch Logo" .

Currently, 5,000 locations are available nationwide.

For a complete listing of Co-Op Shared Branch locations, visit creditunion.net or call 1-888-SITE-CO-OP (1-888-748-3266).

*Fees may apply.

BATON ROUGE (225) 769-8841

Perkins Road Financial Center

6230 Perkins Road

Main Campus Branch

173 South Quad Drive

LSU Union Branch

First Floor – LSU Student Union

South Sherwood Branch

5711 South Sherwood Forest Boulevard

Our Lady of the Lake Branch

7777 Hennessey Boulevard

Medical Plaza II, Suite 2008

Interaction Center at Long Farm

9555 Antioch Road Suite A

NEW ORLEANS (504) 210-8310

LSU Resource Building Branch

433 Bolivar Street, Second Floor

BioDistrict Branch

2200 Tulane Avenue

SHREVEPORT (318) 415-2430

LSU Health Sciences Center Branch

1501 Kings Highway, Ground Floor

Pierremont Branch

1555 East 70th Street

Safe deposit boxes are available at Main Campus branch, Union branch, Pierremont branch, LSU Health Sciences Center Branch, BioDistrict Branch, OLOL Branch and Perkins Road Financial Center. ATMs are also available at all branch locations. Additional ATM and Cash Dispense Machines can be found

at campusfederal.org.

TOLL FREE (888) 769-8841

CampusFederal.org

email@campusfederal.org

Mail all correspondence to:

P.O. Box 98036

Baton Rouge, Louisiana 70898

