

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:

- \checkmark 15 debit or credit card purchases on your account each month,
- \checkmark or a relationship balance¹ of \$5,000 or more.

Lagniappe Checking²

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

- ✓ making one direct deposit, ACH auto debit or Campus Federal Bill Pay transaction,
- ✓ making **15** debit or credit card purchases³ on your account each month,
- ✓ and enrolling in eStatements.

Lagniappe Lite Checking⁴

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

- ✓ making one direct deposit, ACH auto debit or Campus Federal Bill Pay transaction,
- \checkmark making **5** debit or credit card purchases⁵ on your account each month,
- ✓ and enrolling in eStatements.

Young Adult Checking⁶

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 Pay⁷
- e-Notessm
- Transfers
- Campus ClickSM Mobile Deposit⁸
- eStatements
- Mobile Wallet
- Live Chat Center
- Credit Central
- Shared Branching Network



Disclosures on next page.

CAMPUS SFEDERAL®

Checking Products Comparison Chart

	Young Adult ⁶	Campus Classic	Lagniappe ²	Lagniappe Lite ⁴
Swipes Requirement	0 per month	15 per month	15 per month ³ at least equal to \$5.00 per purchase	5 per month⁵ at least equal to \$5.00 per purchase
eStatement Requirment	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	\$0	\$5,000	\$5,000	\$5,000
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 voided if swipes OR relationship balance' is met \$2 paper statement fee	\$10 voided if swipes, eStatement and ACH, Direct Deposit or Bill Pay requirements are met OR relationship balance is met	\$10 voided if swipes, eStatement and ACH, Direct Deposit or Bill Pay requirements are met OR relationship balance is met

¹Relationship balance equals your average monthly loan balance plus average monthly deposit balance under the same membership number.

² If the Lagniappe checking requirements are not met, there is a \$10 monthly maintenance fee. Monthly maintenance fee is waived if you relationship balance is \$5,000 or more. ATM fee refunds are capped at a maximum of \$25.00 per monthly qualification cycle. ³ Debit or credit card purchases must be at least equal to \$5.00 per purchase to count towards the 15 qualification purchases each month.

⁴If the Lagniappe Lite checking requirements are not met, there is a \$10 monthly maintenance fee. Monthly maintenance fee is waived if you relationship balance is \$5,000 or more. ⁵Debit or credit card purchases must be at least equal to \$5.00 per purchase to count towards the 5 qualification purchases each month.

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.

⁷Campus Federal Checking Account required for Bill Pay. ⁸ Eligibility requirements apply.

Federally Insured by NCUA.