



Annual Disclosures

FEE SCHEDULE

Effective 11/2020

ACCOUNT SERVICES

Savings Account	\$8.00/month
If cumulative average daily balance in your deposit accounts is less than \$250.	
Checking Account	\$8.00/month
If cumulative average daily balance in your deposit accounts is less than \$1,000.	
No Checking or Savings Account Fee if you are under age 18, OR age 55 or over OR have an active loan or credit card balance OR have Free Checking.	
Money Market Account	
If balance falls below \$10,000	\$15.00/month
Business Checking	\$15.00/month
If average daily balance in your Business Checking account falls below \$1,000.	
Business Checking Plus	\$15.00/month
If average daily balance in your Business Checking Plus account falls below \$2,500.	
Capital Business Checking	\$25.00/month
If average daily balance in your Capital Business Checking account falls below \$25,000.	
Researching Account	\$20.00 /hour
Stop Payment	\$35.00
More Than One Withdrawal Check	\$7.50/check
Collection Items Deposited	
Domestic	\$20.00
Foreign	\$80.00
Returned Check/ACH (NSF)	\$35.00
CAMPUS Courtesy Pay	\$35.00
Automatic Overdraft Transfer	\$8.00
Excessive Savings Withdrawal (over 3 per month lobby)	\$7.50
No fee if more than \$5,000 average daily balance	
Deposit Check Returned	\$15.00
Deposit Check Returned (maker/payee the same)	\$35.00
Temporary Checks	\$3.00
Early Account Closing (within one year of open date)	\$25.00
Dormant Accounts – no activity for over one year with a balance less than \$1,000	\$15.00/month
AUTOMATED TELLER MACHINE (ATM)	
CAMPUS, Co-op & Publix Presto! Networks	No Service Fee
Other ATM Networks	\$2.00/withdrawal
	\$1.00 transfer/balance inquiry

(Continued)

LOANS & CREDIT CARDS

Returned Check/ACH (NSF)	\$35.00
Loan Late Payment (except Real Estate Loans)	\$35.00 minimum
Real Estate Loan Late Payment	5% of the monthly payment
Mortgage Subordination	\$100.00
Fax for Mortgage Payoff	\$10.00
Satisfaction of Mortgage	\$10.00
Replace Lost/Mutilated Credit Card	\$15.00/card/account
Credit Card Late Payment	up to \$40.00
Credit Card Payment Bad Check	up to \$25.00
Name Change/New Credit Card	\$15.00/card
Credit Card International Transaction	1% of foreign transaction amount

GENERAL SERVICES

Paper Document Fee	\$3.00
No Paper Document Fee if account has eDocuments OR if you are under age 18 OR age 55 or over.	
Balance Inquiry (from representative)	\$5.00
Information on Checks Cleared	\$7.50 minimum/\$15 hour
Reconciling Statement	\$15.00 minimum
Bad Address	\$15.00/month
Online Bill Pay (no fee with "Free Checking")	\$2.95/month
Online Bill Pay Check Copy	\$20.00/check
Check Pay by Phone	\$10.00/ check
Check Cashing (members)	\$5.00/check
Check Cashing (non-members)	\$7.50/check
Telephone Transfers (excluding CAMPUS Call)	\$5.00
Exchange Checks	\$15.00/check
Cashiers Check	\$8.00
Replace Lost/Mutilated ATM/Debit Cards	\$15.00/card/account
Verification of Deposit	\$15.00
Stop payment on CU issued check	\$35.00
Copies (microfilm, check, statement, notes, etc.)	\$7.50
Escheatment Administration	\$50.00
Notary	\$10.00
Tax Levies, Garnishments	\$75.00
Wire transfer - Domestic	Outgoing \$35.00 Incoming \$15.00

CAMPUS USA Credit Union Privacy Policy

FACTS

What does CAMPUS USA Credit Union do with your personal information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are **no longer** our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons CAMPUS USA Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CAMPUS USA Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?

Call toll free (800) 367-6440 or visit www.campuscu.com

What we do	
How does CAMPUS USA Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does CAMPUS USA Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Does CAMPUS USA Credit Union collect my location in mobile applications?	CAMPUS USA Credit Union Mobile App periodically collects, transmits, and uses geolocation information for enabling features that prevent fraudulent card use and alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Solution is being used or not at all, depending on the End User's selection. The End User can change the location permissions at any time in their device settings.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes – information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for non-affiliates to market to you

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ■ <i>CAMPUS USA Credit Union does not share with our affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ■ <i>CAMPUS USA Credit Union does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>CAMPUS USA Credit Union does not jointly market</i>

Wire Funds Transfer Agreement

This agreement between CAMPUS USA Credit Union (“Credit Union,” “we,” “us” or “our”) and the member (“you”) covers the terms and conditions for the transfer of funds, as defined by Regulation J and Florida’s Uniform Commercial Code Article 4A, to or from any of the member’s accounts at the Credit Union. To the extent the terms contained in this agreement are different than those in any other agreement, this agreement shall control. The Credit Union and member agree as follows:

1. Use of Fedwire

The Federal Reserve Board’s Fedwire may be used to transfer funds to or from your account. Regulation J determines the rights and liabilities for Fedwire wire transfers and Florida’s Uniform Commercial Code Article 4A determines rights and liabilities for non-Fedwire wire transfers.

2. Notice of Funds Transfer

Notice of a funds transfer to or from your account will be made by the Credit Union on your regular periodic statement. The Credit Union is not obligated to provide you with a next day notification of transfers to or from your account. You may, of course, inquire between periodic statements regarding transfers.

3. Your Duty to Examine Statement and Notify of Error

You agree to examine the periodic statement within 14 days after the statement is mailed and immediately notify us of any discrepancy or error. If you fail to notify us within 14 days after the statement is mailed you shall discharge and relieve us from any liability of claims, demands or expenses (including attorney’s fees) in connection with such discrepancy or error.

4. Identification of Beneficiary

If a beneficiary is identified by both name and an identifying or account number, then payments to the beneficiary may be made using that identifying or account number even if the number identifies a person different than the named beneficiary. If a payment order identifies an intermediary party or beneficiary’s financial institution by both name and an identifying or account number, we and any receiving financial institution may rely on that number as a proper identification of the intermediary party or beneficiary’s financial institution. You agree to indemnify the Credit Union for any loss or expense that results from its reliance on an incorrect identifying or account number. The Credit Union is authorized to take the amount of such loss or expense from any account in which you have an ownership interest or the right to withdrawal.

5. Credit Union’s Liability

Any rate of interest that the Credit Union may be obliged to pay as a penalty under Regulation J or Florida law shall be equal to the dividend rate paid on the account from which the funds transfer should have occurred or to which the proceeds of the funds transfer were or should have been deposited, whichever is lower. The Credit Union’s liability is limited to the payment of this interest. You agree that under no circumstances will the Credit Union be liable for any indirect, incidental, consequential, remote, or special losses or damages, including attorney’s fees and costs.

Questions?

Call toll-free (800) 367-6440 or visit www.campuscu.com

6. Security Procedures

All payment orders, amendments to payment orders and cancellation orders will be made according to the Credit Union's security procedures. The security procedures are intended to verify that an order is authorized and to detect errors in the transmission or content of the payment order. The security procedures the Credit Union will use when you request a wire funds transfer include 1) a positive photo I.D. for requests in person, or 2) a photocopy of photo I.D. and a member callback. We reserve the right to require a notarized agreement and identity verification for requests via telephone, facsimile, or mail. The Credit Union and its agents may also use encryption, code words, or other similar security procedures. A payment order, amendment to payment order or cancellation order verified by our security procedures is effective as your order, whether or not the order is in fact authorized by you. You agree to the above security procedures.

7. Cut-Off Time

The cut-off time for all payment orders, amendments to payment orders and cancellation orders is 5:00pm each weekday we are open which is not a holiday. Orders received after the cut-off time are treated as being received the next day we are open. The cut-off time may be modified without notice to you if an intermediary or beneficiary institution is closed.

8. Provisional Payments

ACH payments are provisional. This means the Credit Union may give you credit before it receives settlement of the funds transfer. If the Credit Union does not receive payment for the provisional credit granted, it may charge back to you any provisional credit that the Credit Union has given. In that event, you authorize the Credit Union to take such sum from any account in which you have an ownership interest or the right to withdraw.

9. Right to Refuse Payment Order

We are under no obligation to accept a payment order, amendment to a payment order or cancellation order, but we may do so at our option. We are not obligated to give you notice of such action but notice may be given in your next periodic statement or as otherwise required by law.

10. Right to Amend, Cancel or Modify Agreement

Funds transfers will be made in accordance with the rules, procedures and fees that are in place at the time of the request. These rules, procedures and fees may be amended from time to time. We may cancel or modify this agreement at any time without prior notice to you. You may not modify this agreement. No representation or statement made by any employee of ours shall be binding on us.

11. Warning

Wire transfers are commonly associated with fraudulent activity such as modified home closing instructions, IRS scams, romance scams and family emergency scams.

12. Tips for Wire Transfer Safety:

Verify the closing instructions with your title company via a reliable phone number. Emailed closing instructions can potentially be unsecure due to growing fraudulent efforts to reroute funds. Do not send funds to an individual or business you do not know personally. Verify the information you include on a wire transfer to ensure you send the money to the correct person or business. Be wary of schemes claiming your payment will allegedly cover a loved one's expenses, lottery-winning fees, and other scenarios. Situations where a request to deposit a check and send a portion under the pretense that the extra money is commission or overpayment are often fraudulent. If the check is returned, you may be responsible for the amount.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FURTHER USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can call us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay a credit card account automatically from your share account or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES.

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

SUMMARY OF OUR ERROR RESOLUTION PROCEDURE IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

For Consumers Only

In Case of Errors or Questions About Your Electronic Transfers, call us at 800-367-6440 or write us at: CAMPUS USA Credit Union, P.O. Box 147029, Gainesville, Florida, 32614, as soon as you can. If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, call or write us at the number or address shown above. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days* after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within 10* business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If the error you assert is an unauthorized Mastercard transaction, we will credit your account within 10 business days. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days.

** If you give notice of an error within 30 days after you make (1) the first deposit to your account, or (2) a point of sale transaction, or (3) a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate.