## **CHECKING ACCOUNTS**



	ELITE CHECKING	EVERYDAY CHECKING	STUDENT CHECKING
Get Your Paycheck Up to Two Days Early <sup>1</sup>	•	•	•
Experian IDnotify™	•		
Three <b>Free</b> Cashier's Checks <sup>2</sup>	•		
Free Outgoing Wire Payments <sup>3</sup>	•		
No-Fee ATM Withdrawals <sup>4</sup>	•		
<b>Zelle®</b> Person-to-Person Payments	•	•	•
No Minimum Balance	•	•	•
Minimum Average Daily Balance to Earn Dividends	\$2,500		
Monthly Service Fee	\$5.95	\$4.95*	\$0
Online/Mobile Banking	•	•	•
Bill Pay	•	•	•
ATM/Debit Card	•	•	•
Access to over 30,000 fee-free ATMs	•	•	•
Overdraft Protection Available	•	•	•
\$15 Minimum to Open	•	•	•
Federally Insured up to \$250,000 by NCUA	•	•	•
Available for Members Between 13 – 24 Years Old (Student Checking account will convert to Elite Checking when account holder turns 25)			•
eStatements	•	•	•
Paper Statements <sup>5</sup>	•	•	•



- Identity Restoration
- Lost Wallet Services
- Social Security Number Trace
- Up to \$1M Identity Theft Insurance<sup>6</sup>
- Child Internet Surveillance<sup>7</sup>
- Change of Address Monitoring
- Sex Offender Monitoring
- Court Record Monitoring
- Alternative Loan Monitoring
- Daily VantageScore® Updates8
- Annual 3-Bureau Credit Report and VantageScore
- VantageScore Simulator<sup>8</sup>
- Social Network Monitoring

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<sup>\*</sup>Everyday Checking monthly fee waived with five debit card purchase transactions.

¹Elite Checking Account members are eligible to receive direct deposit payroll funds up to two days earlier than the scheduled payday, subject to employer's submission of a payroll file.

<sup>&</sup>lt;sup>2</sup>Members with an Elite Checking Account are eligible for three (3) complimentary cashier's checks per month.

<sup>&</sup>lt;sup>3</sup>Members with an Elite Checking Account are eligible for three (3) complimentary domestic wires per month.

<sup>\*</sup>Camino Federal Credit Union will not charge a fee for using out-of-network ATMs. Please note that the ATM owner may charge a separate fee.

<sup>&</sup>lt;sup>5</sup>\$2 fee for mailed paper statement per statement cycle.

The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage may not be available in all jurisdictions. Review the Summary of Benefits.

<sup>&</sup>lt;sup>7</sup>Child monitoring includes up to 10 children under the age of 18. One-time Parent/Legal Guardian verification is required to receive alert details for children.

<sup>&</sup>lt;sup>8</sup>Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

## **CHECKING ACCOUNTS**



## ACTIVATE YOUR DEBIT CARD TODAY AND ENJOY THESE BENEFITS:

- ✓ Access to over 30,000 ATMs through the CO-OP® ATM Network
- ✓ No Fee ATM Withdrawals\*
- Enhanced security of smart chip (EMV) technology
- ✓ Connect to digital wallets for instant purchases from your mobile device

\*Elite Checking Accounts only. Camino Federal Credit Union will not charge a fee for using out-of-network ATMs. Please note that the ATM owner may charge a separate fee.



## **MOBILE BANKING**

LIFE HAPPENS ON THE GO.

With a checking account at Camino, you're in full control! Keep access of your account no matter where you are, with perks like:







FREE TO USE\*\*

SAFE & SECURE ACCESS TO YOUR ACCOUNTS

BILL PAY



CHECK BALANCES & ACCOUNT HISTORY



PERSON-TO-PERSON PAYMENTS



VIEW YOUR CREDIT SCORE



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Download the Camino Federal Credit Union App today!.







