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Certified federal credit union atm locations

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Founded by seven Louisiana State University employees in 1934, campus federal credit union has grown tremendously and now serves more than 50,000 consumers and business members. The credit union has nine branches across Baton Rouge, Shreveport and New Orleans and maintains close ties with LSU. While community-focused, the credit union provides a wide range of traditional banking products, from checking and savings accounts to home and auto loans, IRAs and CDs. To determine whether Campus Federal Credit Union might be a good choice for you, here is a look at the types of accounts an institution offers and its pros and cons. Who is the campus of the Federal Credit Union best for? As a regional credit union, Campus Federal can be a good choice for residents of its service regions, which are New Orleans, Shreveport and Baton Rouge. However, other qualified members may also use credit union services. Customers looking for a financial institution with a wide range of types of accounts and services are likely to find campus federal credit union a good choice, as it offers all traditional types of accounts with the exception of investment. Pros High CD Rates: Multiple banking options available A wide range of loans available High special savings Contra Some checks and savings accounts come with low APYs or do not pay interest at all. High fees for checking accounts that require qualified activities or high balances to waive Find these features appealing? An online account at Campus Federal Credit Union is just a click away. Visit the app page to get started. Back on top who may want to skip the Federal Credit Union campus? Campus Federal Credit Union does not score well for low fees or user friendship. Two primary control accounts union carry high monthly fees without qualifying activities or balances, and numerous banking banking from stopping payments to overdrafts, all driven by high fees. Even with a lot of searches, it's not easy to find credit union account information on your website - items as basic as the minimum amount required to open certain accounts are hard to find. Consumers looking for smooth user interfaces and accounts that come with no fees or obligations are likely to be happier elsewhere. Who is the Campus Federal Credit Union suitable for? Best for the Worst for High CD APYs High Checks APYs A wide range of accounts Investments No-fee savings accounts Low fees on account verification Read: Best Credit Union 2020 Account Types Available When It Comes to Service Width, Campus Federal Credit Union is pretty impressive, especially for credit union. With the exception of the lack of investment accounts, Campus Federal Credit Union has all the basic banking and credit products that most customers want. Here is an overview of the account characteristics available on Campus Federal Credit Union: Campus Federal Credit Union Product Line Product Minimum to Open APY Fee Verification \$0.01 0%-2.01% \$0-\$10 Saving \$5-\$500 0.10%-0.15% \$0 Money market \$5 0.15%-0.30% \$10 IRA/IRA CDs \$15/\$500-\$5,000 0.15%/0.75%-1.30% \$0 CDs \$500-\$5,000 0.15%-1.30% \$0 Loans N/A 2.99%-18%+ N/A Prices are correct as of 30 March 2020. Back at the top of Campus Verification The Federal Credit Union offers three types of checking accounts: Campus Classic Checking, Young Adult Checking and Lagniappe Checking account. Here are the minimums, monthly fees and waiver requirements by account type: Campus Federal Credit Union Account Checking account minimum to open APY monthly fees Campus Classic N/A check (no information on site) N/A\$8 Young adult check N/A A (not on-site information) N/A\$0 with eStatements Lagniappe Verification \$0.01 To 2.01% \$10 The credit union's primary control account is Campus Classic Checking. This account pays no interest and has a monthly maintenance fee of \$8 that can be waived with 15 debit or credit purchases each month or with a balance of \$5,000 in credit union. Covered customer checking gets overdraft coverage of up to \$500 per month, but the standard underdraft fee of \$30 still applies. Lagniappe Checking Account is a premium credit union account. The account provides discounts on atm fees nationwide of up to \$4.99 per transaction. To qualify for these benefits, you must enroll in eStatements, make 15 credit or debit transactions per month and make one direct deposit, ACH automatic debit or bill payment per month. The credit union's youth check account is for customers aged 30 and under. This basic account is free if you sign up for eStatements but does not pay interest. Covered verification covers overdrafts up to USD, although the standard NSF fee of \$30 applies. Usd. High APY at first \$10,000 for Lagniappe Checking Unlimited, free home ATM withdrawals with Lagniappe Checking Cons No APY on Campus Classic Checking or Youth Checking High fees on checking accounts if it does not waive the high overdraft fee Back to the top of Savings Campus Federal Credit Union has one standard savings account, a Share Savings account and two specialized savings accounts - Club Savings and Health Savings Accounts. All bills come in no fees. A stock saving account is required for membership of the credit union, and the minimum balance is \$5. The other two savings accounts have higher minimum status requirements. All three bills are paid by a modest APY. Here is a quick overview of the pricing and features of each ACU savings account. Campus Federal Credit Union Savings Accounts Type Minimum to Open APY Monthly Fees Share Savings \$5 0.10% \$0 Savings Club \$200 0.10% \$0 Health Savings Account \$500 0.15% \$0 Prices are correct as of March 30, 2020. The club's savings account is designed to help customers save for a specific goal, such as holidays or holidays. It provides two free over-the-counter withdrawals per year. The Credit Union Health Savings Account is a standard HSA that can provide tax breaks to pay for current and future medical expenses. Pros No monthly fees on savings accounts HSA available Cons Low APYs compared to online savings banks Return to the top cash accounts Campus Federal Credit Union offers an account in the single money market. Campus Federal Credit Union Money Market Account Type Minimum to Open APY Fee Money Market Account \$5 0.15%-0.30% \$10 Prices are correct as of March 30, 2020. You can avoid a \$10 monthly maintenance fee if you maintain a balance of at least \$2,500. Checking account holders is entitled to the following additional features: One box of free specially designed Free Travel Card checks Free cashier's cheques Free money orders A 0.25% rate reduction on a fixed rate loan Opening an account in the money market can be a good accompaniment to a checking account if you can avoid a monthly fee. Pros Great extra benefits when paired with a Cons Low APYs check account at all levels A high monthly fee with no qualifying balance of \$2,500 Learn: Money market accounts versus savings accounts - What's the difference? Back at the top of the CD The Federal Credit Union campus offers an extensive CD lineup, including standard and jumbo certificates. Opening minimums range between \$500 and \$5,000. The 30-month CD is a special kind known as bump and jump. With this CD, you can increase your deposit by at least \$1,000 once during a CD term. You can also skip your rate once during the 30-month CD period, as long as at least six months have passed since the purchase. Campus Federal Credit Union Certification Accounts Minimum Opening Minimum 182 days \$500 0.45% 12 months \$500 0.55% 24 months \$1,000 0.75% 36 months \$1,100 0.90% 60 months \$5,000 1.00% Jumbo certificates are available for deposits of \$100,000 and pay slightly higher rates than standard CDs. Campus Federal Credit Union Jumbo Certificate Accounts Minimum To Open APY 91 Days \$100,000 0.25% 12 Months \$100,000 0.60% 24 Months \$100,000 0.80% Pros Very high APYs for all CDs A good range of CD options Jumbo CDs available Bump and jump options available Cons Some CDs have higher minimums Back to the top of individual retirement accounts Campus Federal Credit Union does not offer investment accounts , but you can open either a traditional or Roth individual retirement account. There are two types of savings vehicles available – a flat-share savings account and a series of CDs. The Credit Union allows any certificate account from 12 to 60 months to be used as an IRA. Campus Federal Credit Union IRA Savings Account Minimum to Open APY IRA Share \$5 0.15% Rates Are Correct as of March 30, 2020. Campus Federal Credit Union IRA CDs have limited term options, but much higher returns than IRA Share accounts. Here is a look at some of the available options: Campus Federal Credit Union IRA CDs Term Minimum to Open APY 12 months \$500 0.55% 24 months \$1,000 0.75% 36 months \$36 months The 1,000 0.90% 60-month \$1,000 1.00% rate for credit union IRA CDs is the same as for her taxable accounts, but the shortest term is one year. Pros High rates for IRA CDs Low investment minimum for IRA Share account No fees No short- or long-term CDs available in IRA Check Out: Best CD rates and accounts 2020 Back to the top credit loans of all kinds are available at Campus Federal Credit Union. Whether you want to finance a new or used car, camper, trailer, motorcycle or other vehicle, the credit union has options. Home mortgages and student loans are also available. Vehicle Credits Here is a look at all available vehicle loan options at Campus Federal Credit Union. Campus Federal Credit Union Vehicle Loans Type Term APR Auto 24-84 months From 2.99% Motorcycle 24-72 months - New or used From 4.49% Boat 24-72 months From 4.00% ATV 24 months-72 months - New or used From 4.49% Motor Home 0-60 months - New From 4.69% Travel trailer 0-60 months - New From 4.69% Prices are correct from 30 March 2020. The Credit Union offers conventional conformal loans, construction loans, FHA loans and more. Keep in mind that points are a way to redeem the annual percentage rate of a mortgage loan by effectively paying part of the interest. Student loans Three types of student loans are also available at Campus Federal Credit Union. Terms and prices are as follows: Campus Federal Credit Student Loans Term Type APR Private Student Loans Vary Continued Education 48 Months 10.15% Residential Loans Residency Length Of as of 30 March 2020. Three types of student loans are also available at Campus Federal Credit Union. Terms and prices can be found below. Pros Loans up to 15 years for a wide range of vehicles A number of home mortgage options Rates can be low for those with good credit counter rates for some loans, such as continuing educational loans, may be high Back to the Top How a Bank with Campus Federal Credit Union You'll need to qualify for membership before you can open an account with Campus Federal Credit Union. Once you qualify, you can open an account online in about 5-10 minutes. You'll need a driver's license, passport, state or military ID, a one-time membership fee of \$10, and an additional \$5 to deposit into a stock account. Technology Campus Federal Credit Union offers a variety of features and benefits through its online and mobile platforms. Tools provided include: Mobile Banking Campus Click Mobile Deposit Mobile Wallet Account Pay eStatements Budgets and Savings Goals Transfers person-to-person transfers Check the account history reorder download Security Features Customer Service You can contact Campus Federal Credit Union customer service via phone, mail, email or at branch. The customer service number is (888) 769-8841, and repeats are available from 8 a.m.m-5:30 p.m.m. Monday through Friday, and from 9 .m.-13 .m. on Saturday. Local numbers are also available. Baton Rouge members can call (225) 769-8841. Members of New Orleans can use (504) 210-8310. And Shreveport customers can reach the credit union at (318) 415-2430. See: Best Regional Banks 2020 Return to top fees Campus Federal Credit Union has a wide network of free ATMs. In addition to its own terminals, the credit union is also a member of the Allpoint and Dolphin ATM networks, and members can withdraw from any of these ATMs for free. Campus Federal Credit Union also participates in the Co-OP Joint Branch Network. Fees for bills and services can be high at the Federal Campus Credit Union. For checking and savings accounts, monthly maintenance fees can be between \$5 and \$10 if waiver requirements are not met. Overdrafts and stopping payments have been hit with a strict \$30 fee. International transactions have a fee of 2%, and the \$1 fee accompanies withdrawals from foreign ATMs. Even closing an account within 6 months of opening it will trigger a \$5 fee. The availability of withdrawals using the Atm/Debit Card of the Federal Campus Credit Union is limited to a maximum of \$510 per day. Payouts on sales, credit, or debit amounts have a daily maximum of \$5,000 or the value of your account, whichever is less. You can make up to 99 ATMs or POS transactions each month. Some accounts, such as club accounts, basic savings and limited to two, three and six free withdrawals each month. Additional payouts were affected by the \$5 fee. Back to the top of campus campus The credit union at Nutshell Campus Federal Credit Union has a lot of pros and cons as a banking institution. Here's a quick look at the pros and cons of the credit union to help you determine if this is a good choice for your banking needs. Benefits With the exception of investing, you'll probably find every type of banking product you need in the Federal Campus Credit Union. From background checks and savings accounts to CDs, IRAs, and multiple types of credit, campus federal credit union covers you. Savings and CD accounts come for free, and CD rates are quite high at all levels, even on ira credit union accounts. Drawbacks Campus Federal Credit Union is extremely regional in nature, with only nine branches located in three Louisiana cities. While you can qualify for credit union membership in many ways, banking with Campus Federal Credit Union could be inconvenient if you don't live in one of those cities. In addition to the location, the biggest drawback of the credit union is its fee schedule. All verification accounts come with monthly fees that you'll need to avoid through larger balances or qualifying activities. Overdrafts and stop payment fees are also high. APYs in savings accounts are low, and the basic verification account pays no interest. Bottom line? Although Campus Federal Credit Union offers a wide range of products, it is not a national or online bank. Depending on your needs, you'll probably find better options elsewhere. More than GOBankingRates More bank reviews rates are subject to change; unless otherwise stated, rates shall be updated from time to time. All other account information is correct as of February 10, 2020. This content is not provided by Campus Federal Credit Union. All opinions, analyses, reviews or recommendations expressed in this article are the opinions of the authors alone and have not been reviewed, approved or otherwise approved by campus federal credit union. Union.