



ULM FACULTY & STAFF WE CAN GET YOU THERE

EARN **4.25%**
APY

DIVIDEND ON UP TO \$5,000 EACH MONTH

Federally Insured by NCUA

ALL ACCESS ADVANTAGE CHECKING

GET OTHER PERKS LIKE LOAN DISCOUNTS², ATM SURCHARGE REFUNDS³, AND MORE

1. APY = Annual Percentage Yield. La Cap Checking (Share draft) Accounts are variable rate accounts. La Cap may change the dividend rate for your account as determined by the credit union Board of Directors. Dividends are posted and compounded monthly. No minimum balance required to maintain the account. Applicable fees and conditions could reduce the earnings on your account. Qualification to earn dividends: - 25 or more posted non-ATM debit card transactions per month: - 4.25% APY on balances up to but not exceeding \$5,000 - .15% APY on balances exceeding \$5,000. If qualification stated is not met: - .15% APY on entire balance. Must meet criteria for opening a checking account.
2. Loan products available to qualified credit worthy members. Your rate will vary based on credit worthiness and terms. Not all loan types will qualify for discount opportunities. Ask for complete details.
3. Foreign ATM fees are charged when accessing a La Cap account through another financial institution's ATM. By signing up for eStatements on your All Access Advantage checking account, you can receive surcharge refunds of up to \$25 per month on Foreign ATM fees. La Cap reserves the right to discontinue this feature at a future date.



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when you open a AAA Checking Account

La Capitol
FEDERAL CREDIT UNION



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*The car sunshade is yours free when opening an All Access Advantage Checking Account with direct deposit. Certain conditions apply. Membership eligibility required. This offer cannot be combined with any other promotional offer or program. While supplies last. Offer expires 07/31/13.