

## DISCLOSURE/DETAILS AND TERMS

### Interest Free Payment Plans If Paid Within 6, 12, or 18 Months\* (Minimum monthly payments required.)

\*Valid on a \$500 minimum purchase amount required for 6, 12 or 18 months on a Campus Federal Smart Care account. On promotional purchase balance, monthly payments required, but no Finance Charges will be assessed if (1) promotional purchase balance paid in full in 6, 12, or 18 Months, (2) all minimum monthly payments on account paid when due, and (3) account balance does not exceed credit limit. Otherwise, promotional terms may be terminated and late payment fees may be charged. Standard loan terms and fees apply to all purchases. As of 12/19/2011, variable ANNUAL PERCENTAGE RATES (APR): 14.99% on all accounts after the promo period & the Penalty APR of 17.90% applies on all accounts in default. All rates are subject to change. Subject to approval by Campus Federal Credit Union. Please view the Smart Care Account Agreement for further information.

† Under the Interest Free plans, each month you are only required to pay the required minimum monthly payment on your account, but to avoid interest the promotional purchase must be paid in full by the end of the promotional period. The estimated amounts are suggested amounts to be paid if you choose to make equal monthly payments and take advantage of the promotion. This suggested amount may be more than your minimum monthly payment. Your minimum monthly payment may vary and will depend on various factors affecting your account balance, such as (a) the timing and amount of your payments, (b) the interest rate on your account, and (c) whether any fees or other charges are added to your account. You may always pay more. The more you pay each month, the quicker your balance will be repaid and the lower your total finance charges will be.

### Low Interest Payment Plans on 18, 24, 36, or 48 Months\*\*

\*\*Valid on purchases of \$1,000 or more for 18 or 24 months, or \$1,500 or more for 36 months, or \$2,000 or more for 48 months, made on a Campus Federal Smart Care account. Rates will also remain the same as long as the minimum monthly payments on the account are paid when due, and the account balance should not exceed credit limit. Otherwise, the extended payment plan may be terminated. Standard loan terms and fees apply to all purchases. As of 12/19/2011, variable ANNUAL PERCENTAGE RATES (APR): 14.99% on all accounts after the promo period & the Penalty APR of 17.90% applies on all accounts in default. All rates are subject to change. Subject to approval by Campus Federal Credit Union. Please view the Smart Care Account Agreement for further information.

### Payment Estimator Disclosure

Estimated first minimum monthly payment. Future minimum monthly payments will vary based on your amount and timing of payments, interest rate and other charges added to your account. It may be in your best interest to pay more than the minimum payment due. The more you pay each month, the quicker your balance will be repaid and the total finance charges will be less.



### START PAYING FOR HEALTHCARE THE SMART WAY WITH CAMPUS FEDERAL

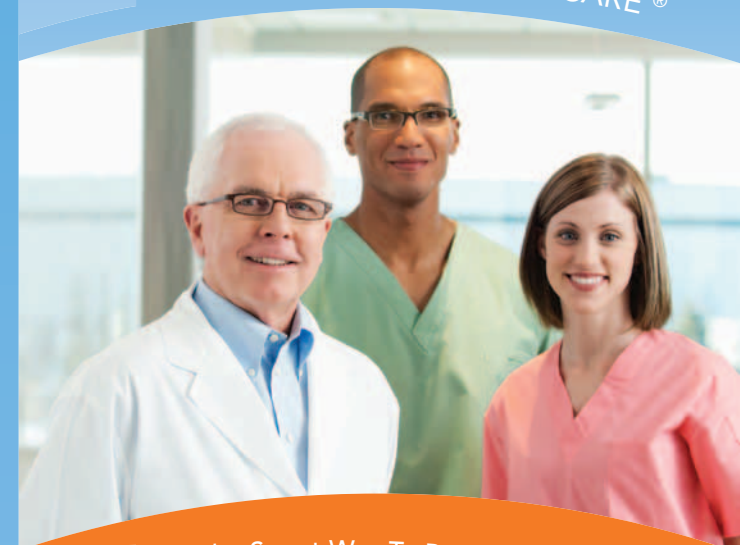
Smart Care enables you to afford the treatments and procedures not covered by insurance policies. It is important to receive the care you and your family need in a timely matter.

With the Smart Care card, you can start treatment and care immediately and pay over time with low minimum monthly payments. Smart Care card transactions are eligible for a interest free (if paid within the promotional period) or a low interest payment plan.

With this smart payment program you can pay for those other healthcare expenses for you, your entire family and even your pets without having to reapply.\*

[\*Subject to credit approval. Payment program can be used at any provider who participates in the Smart Care network.]

SMART CARE®



The Smart Way To Pay For Healthcare.

BATON ROUGE (225) 769-8841

Perkins Road Financial Center  
6230 Perkins Road

Main Campus Branch  
3535 Nicholson Extension

LSU Union Branch  
Room 109

S. Sherwood Branch  
5711 S. Sherwood Forest Blvd.

NEW ORLEANS (504) 568-8425

LSU Resource Building Branch  
433 Bolivar Street, Second Floor

SHREVEPORT (318) 675-5395

LSU Health Sciences Center Branch  
1501 Kings Highway, Ground Floor

Pierremont Branch  
1555 East 70th Street

ATMs are available at all branch locations. Additional ATM and Cash Dispense Machines can be found by visiting our Web site at: [campusfederal.org](http://campusfederal.org)

TOLL FREE (888) 769-8841

FAX (225) 408-4919

Mail all correspondence to:  
Campus Federal Credit Union  
P.O. Box 98036  
Baton Rouge, Louisiana 70898

CAMPUS FEDERAL®



12/20/2011

PERSONAL BANKING

CAMPUS FEDERAL®

### INTEREST FREE PAYMENT PLANS

- Pay for your treatments over 6, 12, or 18 months free of interest if paid within the promotional period.\*
- Pay the low minimum monthly payment each month when due and the balance in full by the end of 6, 12, or 18 month period, and no interest will be charged.
- Plans are available for treatment and care fees of \$500 or more for 6, 12 and 18 months.

[\*If payments are not paid within the specified period, interest will begin to accrue on the unpaid balance at the end of the promotional period. View chart for details.]

### LOW INTEREST PAYMENT PLANS

- Enjoy low minimum monthly payments with the 18, 24, 36 or 48 month plans.
- Low annual percentage rates and longer payment terms make minimum monthly payments easy and affordable.
- Plans are available for treatment and care fees of \$1,000 or more for 18 and 24 months, \$1,500 or more for 36 months and \$2,000 or more for 48 months.

### QUICK AND SIMPLE CONFIDENTIAL APPLICATION PROCESS

- To start your convenient and flexible payment plan, simply contact your healthcare professional.
- Your provider's office will submit the application online to obtain an instant decision for you.

### START THINKING SMART ABOUT YOUR HEALTH BY USING CAMPUS FEDERAL SMART CARE TO TREAT YOUR FAMILY!

You can use your Smart Care card for treatment for yourself, your entire family and even your pets at any Smart Care Participating Providers.\* For a list of Smart Care Participating Providers please visit: <https://www.campusfederal.org/personal/smart-care.aspx>.

\*All Smart Care payment plans are subject to credit approval.

### FREQUENTLY ASKED QUESTIONS

#### What is Smart Care?

Smart Care is a personal line of credit offered by Campus Federal Credit Union for healthcare treatments and procedures for your entire family (even the family pet) designed to pay for expenses not covered by insurance including co-payments, deductibles, and elective treatment procedures and care. Once approved, you will receive a Smart Care card to pay for these expenses.

#### Will Smart Care interfere with my regular healthcare insurance?

No, Smart Care is a revolving line of credit purposely designed to help you pay for healthcare expenses. Smart Care will not affect your insurance coverage in anyway. The Smart Care card does not replace your insurance policies, instead it is meant to help you pay for the out-of-pocket healthcare costs not covered by insurance.

#### How soon can I begin treatment with my Smart Care card?

As soon as you are approved for one of the Smart Care payment plans you may begin your treatment.

#### How often can I use my Smart Care card?

As often as you would like! You can use your Smart Care card for your entire family's healthcare needs and your family pet's care without having to reapply each time.\*

\*Subject to credit approval.

#### How do I use my Smart Care card at my provider's office?

As long as you are at a Smart Care provider's office and have been approved for the Smart Care card, no action is necessary. You will receive a monthly statement each month with the required minimum balance due. Upon receipt, simply pay the balance due by mail with a check or money order or you can pay online through Campus Federal online banking at: [www.campusfederal.org](http://www.campusfederal.org)

#### When will I have to pay off my treatment fees?

The time period you have depends on the promotional payment plan you have selected with Smart Care. The payment plan ranges from 6 to 18 months for the Interest Free options and 18 to 48 months for the Low Interest Amortized Payment options.

#### How do I apply today?

Complete the application at your provider's office and they will submit the application online to obtain an instant decision for you.

#### How do I qualify for Smart Care?

Approval is based on information from your credit application and past credit history. Credit information is needed for the primary applicant as well as any co-applicants.

#### Who do I call if I have questions?

If your provider's office can not answer your questions, please call a Campus Federal Representative at 888-769-8841. For more information please visit: <https://www.campusfederal.org/personal/smart-care.aspx>.

### INTEREST FREE PAYMENT PLANS<sup>^</sup>

Starting Balance	Required Minimum Monthly Payment <sup>**</sup>	Payment Period	Estimated Monthly Payment to avoid interest <sup>†</sup>
\$500	\$15	6 Month	\$84
\$500	\$15	12 Month <sup>^^</sup>	\$42
\$500	\$15	18 Month <sup>^^</sup>	\$28

Estimate monthly payments only. Please view the Payment Estimator Disclosure for more information.

<sup>\*\*</sup>Under the Interest Free Plans, each month you are only required to pay the required minimum monthly payment in the second column and to avoid interest. The promotional purchase must be paid in full within the promotional period. The estimates listed in the table reflect the amount to be paid if you choose to make equal monthly payments and take advantage of the promotion.

<sup>^</sup>Interest free is paid in full within the promotional period.

<sup>^^</sup>12 and 18 month plans are not available at all Merchants.

### LOW INTEREST PAYMENT PLANS<sup>^^^</sup>

Starting Minimum Balance	Estimated Monthly Payment	Interest Rate <sup>^^^</sup>	Payment Period
\$1,000	\$61	12.00%	18 Month
\$1,000	\$47	12.50%	24 Month
\$1,500	\$50	13.50%	36 Month
\$2,000	\$53	14.50%	48 Month

Estimate monthly payments only. Please view the Payment Estimator Disclosure for more information.

<sup>^^^</sup>Based on current rates starting at 12.00% APR (rate is based on certain credit criteria). Rates are subject to change.

