

A special message to our friends who may have suffered damage or loss during Katrina

We'd like to help.

If you currently have loans with us:

If your residence is within the zip codes of the areas affected, we will automatically waive your monthly payments for a period of 90 days. This includes all loan types even mortgages **if** you have an automated deduction to or are paying Campus Federal directly with a coupon or through online banking. Because you may live outside commonly known disaster areas, we may not know you have been impacted by the storm. Please notify us and we will make arrangements to suspend your payments. All late fees incurred by this deferral will be waived, but interest will continue to accrue during this period.

If you need financial assistance:

As a member living in any of the areas affected by Katrina, you are eligible for special disaster relief loans. Victims of storm damage can qualify for a 3.5% discount off loan rates for signature loans of \$2,500 or more for any term*. Your first payment will be deferred for 90 days. No late fees will be charged.

Members waiting for insurance reimbursements will also be able to qualify for a six-month single payment loan with a 3.5% discount on the rate. These offers are available to you until October 1, 2005.

Service in New Orleans:

If you presently have Direct Deposit, your deposits will continue to be made regardless of the availability of branches in New Orleans. If your Direct Deposit is originated by your employer it will be made provided your employer has made previous arrangements for payment.

We are exploring every reasonable alternative to provide you with service including renting a mobile facility. As provisions are made you will be notified as quickly as possible.

We'd like to remind you that you can get cash from credit union service centers and outlets. The following link will enable you to locate a facility: <http://creditunion.net>.

Remote banking services:

Online banking services are available. And, our teleservice representatives can also assist you with transactions as well.

Members with Visa cards:

We know that many of our members are now using Visa lines of credit to pay for current living expenses. Plans are under way to temporarily increase Visa card limits. This will be done automatically for all members in good standing.

Members needing business loan assistance:

SBA has special loan assistance which may be available to those in declared disaster areas. Individuals must first register with FEMA (Federal Emergency Management Agency) by calling 800/621-3362. Application can be made directly to the SBA.

We hope this will help put your home and your life back in order more quickly. If you need other assistance not mentioned here, please call our teleservice representatives at 888/769-8841. We are here to help you.

Current rates are available on our Web site, <http://www.campusfederal.org> or by calling 888/769-8841, then please follow the prompts. Call Push Button Loans to apply for your disaster relief loans at 888/769-8841, press "2" then "1".



*Regular signature loan rates apply with loans less than \$2,500. These are simple interest loans where the rate is fixed for the term of the loan. Although this is a special arrangement for members having suffered flood damage, normal credit criteria apply. Campus Federal is an equal opportunity lender and an equal housing lender. Minimum signature loan amount is \$500 and repayment terms range from 12 to 60 months. Although your first payment is deferred, interest still accrues. Rates are subject to change without notice.

