

INSURANCE SERVICES

Members can purchase the following optional, low cost insurance services through their Credit Union. Certain restrictions may apply.

- Credit Life Insurance with a Total & Permanent Disability Benefit up to \$50,000.
- Credit Disability Insurance covering most temporary disability events with a payment provision after 14-days of disability.
- Mechanical Breakdown Insurance (Extended Warranty Service) on New & Pre-Owned Vehicles.
- GAP Plus Insurance – helps members cover the difference between payoff amount and vehicle loan value and offers \$1,000 towards the purchase of another vehicle financed with the Credit Union for any qualifying loss, even if there is no loan payoff deficiency, subject to limitations within the policy.

OTHER MEMBER SERVICES

- Direct Deposit
- Safe Deposit Boxes
- Vacation Discounts
- Coin Counter
- Travelers Cheques
- Notary Services
- Consumer Reports
- Wire Transfers
- Certified Checks
- Counter Checks
- VISA Cash Advances
- New & Used Auto Guides

HOURS OF OPERATION

Lobby hours are Monday - Friday 8:30 a.m. to 4:00 p.m. Loan services and other transactions requiring lobby assistance, before 8:30 a.m. and after 4:00 p.m. are by appointment only.

Our drive-thru windows are open Monday through Friday from 7:15 a.m. to 5:45 p.m. Drive-thru services are primarily for withdrawal, deposit and loan payment transactions or member pick-up of certain items requested in advance by phone.

The Credit Union is closed on all Federal Holidays. Access to your Credit Union accounts is available 24-hours a day -- 7 days a week -- 365 days a year through:

- Our Automated Telephone Service (*Key-24*).
- Our Internet Banking Service (*CU-Online*).
- Our **VISA Check Card** (for qualifying members) through an ATM located outside the Credit Union office, ATMs located at each of the three CAMC hospitals and access to over 911,000 ATMs and merchants nationwide who display the VISA debit, STAR (formerly MAC network) or CIRRUS logo.
- **Check writing** privileges with value-added features.
- A **night depository** located outside the CU office.

CAMC Federal Credit Union

3400 MacCorkle Avenue, SE
Charleston, WV 25304

Phone: (304) 388-5700 Fax: (304) 388-5730

E-mail: CreditUnion@camc.org

CAMC Federal Credit Union

“Your One Stop Financial Center”

Member Services



*For additional information,
logon to our web site at
www.camcfcu.org*

MEMBERSHIP ELIGIBILITY

CAMC Federal Credit Union membership is available to individuals (and qualifying organizations) associated with Charleston Area Medical Center (CAMC) and other designated companies who meet at least one of the common bond characteristics identified below as further outlined within the Credit Union's charter/bylaws, as amended.

- Employees (full-time, part-time, temporary or per diem)
- Doctors granted hospital privileges and their office employees
- Medical staff
- Technicians
- Contract Employees (work at CAMC)
- Volunteers
- Spouse of person who died while within the field of membership
- Persons retired as pensioners or annuitants from member employer groups.

For a complete list of companies designated within our field of membership or to determine if you qualify for membership, please contact us at 388-5700.

As an added benefit, once a member, your immediate family members or household members may also be eligible for membership. Immediate family includes: spouse, child, stepchild, parent, sister, brother, grandparent, grandchild, foster-parent, stepbrother, stepsister, stepparent, son-in-law, daughter-in-law or parent-in-law. Household members are defined as any person living in and participating in the maintenance of the household.

Also, once a member, you can remain a member for life even if your eligibility status changes after becoming a member.

DEPOSIT SERVICES

Checking

- Share Draft Checking
- Premier Checking
- No Annual Fee Overdraft Protection Plan
- Direct payment of most utilities available at **NO COST**.

Savings



- Prime Savings
- Split Rate Savings
- Kids Starter Savings

Special Savings

- Christmas Account
- Vacation Account
- Back-To-School Account

Share Certificates

- 6, 12, 18, 24, 30 & 36 month
- Periodic Certificate Specials

Individual Retirement Accounts

- Traditional IRAs
- Educational Savings Account
- Roth IRAs
- Rollover IRAs (all types)

Deposit Insurance

Each member's qualifying account is federally insured up to \$100,000 by the NCUA, a U.S. Government Agency.

Insurance - Retirement Accounts

In addition to your regular deposit coverage of \$100,000, each member's qualifying retirement accounts are federally insured up to \$250,000 by the NCUA, a U.S. Government Agency.

24-Hour Account Services



Automated Telephone Service (**Key-24**).



Visa Check Card (to qualifying members).



Night Depository Service outside the Credit Union office.



ATMs are located at all three CAMC hospitals and outside the Credit Union office.



Our Internet Banking Service (**CU-Online**) and Web Site at www.camcfcu.org for account information, transaction processing and history, products and services, check reordering and Credit Card information.



Unlimited check writing privileges with value-added features.

LOAN SERVICES

- New & Pre-Owned Vehicle
- New & Pre-Owned Boat, RV & Travel Trailer
- New & Pre-Owned Motorcycle, ATV & Jet Ski
- Mobile Home
- Personal Line of Credit
- Home Mortgage
- Home Equity Line of Credit
- Home Equity Loan
- VISA Credit Card
- Personal/Signature Loan

