

CHECKING ACCOUNTS

Eagle Federal has 3 great choices for Checking Accounts. Each account has its own benefits and features. Everything from earning dividends to debit cards that earn cash. All of our checking accounts include our electronic services and Overdraft Protection.

Checking COMPARISON

Features / Benefits	Freedom checking	Advantage checking	180 Checking new direction
Online & Mobile Banking	✓	✓	✓
Mobile Deposit	✓	✓	✓
Free iPay Bill Pay	✓	✓	✓
E-Statements	✓	✓	✓
Debit Card w/Extra Awards	✓	✓	✓
Courtesy Pay	✓	✓	✓
Overdraft Protection	✓	✓	✓
ATM Fee Refunds	✓	✓	✓
Earn Dividends	✓	✓	✓
Monthly Service	None w/E-Statements or \$1	None w/Criteria or \$5	\$10

See website for full terms and conditions or contact the credit union to obtain a copy of the Master Account Agreement.

24/7 ACCOUNT ACCESS

Online Banking

Visit www.EagleFederal.org to access your account from a PC, tablet, or smart phone.

Mobile Banking

Download our free Mobile App from the App Store or Google Play for on-the-go access to all your Eagle Federal accounts.

Mobile Deposit

Deposit checks into your account anytime, anywhere with from the Mobile Banking App - just endorse, snap a picture and submit!

CONTACT US

Branches

Visit www.EagleFederal.org for a list of our 5 branches and over 5,000 Co-Op Shared Branches.

Telephone

(225) 927-1900 | (888) 281-8485
 (225) 927-1960 Fax
 (225) 831-7771 Mortgage Department

Online

www.EagleFederal.org
 Eagle Federal Mobile App



CHECKING ACCOUNTS

Your everyday accounts



Renew Rethink Relationships

225-927-1900 | 888-281-8485

www.EagleFederal.org

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GENERAL INFORMATION

Primary Owner's Name: _____ SS#: _____ M or F

Physical Address: _____ City/State/Zip: _____ How Long? _____

Mailing Address: _____ City/State/Zip: _____

Home #: _____ Cell #: _____ Email: _____

JOINT OWNER INFORMATION (OPTIONAL)

Joint Owner's Name: _____ DOB: _____ M or F

Social Security #: _____ Driver's License OR State ID #: _____ DL/ID State: _____

Physical Address: _____ City/State/Zip: _____ How Long? _____

Mailing Address: _____ City/State/Zip: _____

Home #: _____ Cell #: _____ Email: _____

CHECKING ACCOUNTS

Freedom Checking - Minimum opening deposit \$25 Advantage Checking - Minimum opening deposit \$25

180 Checking - Minimum opening deposit \$25 Debit Card - Free with all checking accounts

OVERDRAFT PROTECTION

By Share¹ By VISA² By Share¹ & VISA² None

¹ Reg D limits the number of withdrawals and transfers from a savings account to six per month. This includes transactions by phone, online, ACH, and overdraft protection applying to all checking accounts.

² To sign up for overdraft protection by VISA, you must submit a separate application for an Eagle Federal VISA Credit Card. Ask how you can apply.

Yes, I would like my debit card transactions covered under Courtesy Pay.³

No, I would not like my debit card transactions covered under Courtesy Pay.³

³ Courtesy Pay allows items drawn against your checking account to be paid when the money is not there as detailed in the Master Account Agreement. Normal NSF fees apply.

Authorization & Agreement and Taxpayer Identification Number (TIN) Certification & Backup Withholding Information - Signature Required

By signing below, I/We certify that all information herein is true and correct and I/we authorize Eagle Louisiana Federal Credit Union to verify or obtain further information the credit union may deem necessary concerning my credit standing and deposit history. I/we agree to subscribe for at least one (1) share in the Credit Union. I/we acknowledge receipt of and agree to abide by all terms and conditions of the Master Account Agreement, Truth-in-Savings Rate and Fee Schedule, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we authorize the credit union to obtain credit reports in connection with this application and for any update, renewal, or extension of credit or services and for the purpose of verifying identification in compliance with the USA Patriot Act of 2002. I/We additionally authorize the Credit Union to check my credit report and score to determine if there are loans in which I may qualify for, for cross-selling purposes, and for marketing purposes. In order to comply with the U.S. Patriot Act, effective October 25, 2002, Eagle Louisiana Federal Credit Union is required to verify the identity of members applying for and opening new accounts or services with the credit union. Information we are required to obtain and verify includes name, residential address, tax identification number, and date of birth. Additional data may also be gathered depending on the type of account applied for or opened. The Act requires us to maintain records of the identification verification and periodically update this information. Confidentiality of the information maintained by the credit union will be maintained as required under the Privacy Act.

TIN Certification: Under penalties of perjury, I certify that: 1. The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me); and 2. I am not subject to backup withholdings because (a) I am exempt from backup withholdings, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholdings as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and 3. I am a U.S. citizen or other U.S. person including a U.S. resident alien, a partnership, corporation, company, or association created or organized in the U.S. or under the laws of the U.S., an estate (other than a foreign estate) or domestic trust as defined in Regulation section 301.7701-7; and 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____

Certification instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide the correct TIN. Cross out item 3 if it does not apply.

✓ _____

Member Signature (Required)

Date

✓ _____

Joint Signature (Required if opening with Joint)

Date

Joint owners/signers designated above are authorized on all accounts established using this applications.

Separate applications must be used to establish different authorities for different accounts.

Credit Union Use _____

Member #: _____ Opened by: _____ Card Order: _____

FACTA Complete: _____ Address validation (teller # and initials): _____ Date: _____



EXTRA AWARDS

Extra Awards is a rewards program that earns points for everyday shopping and is a great compliment to all Eagle Federal Checking Accounts.

Extra Awards points are earned with every debit card signature-based transaction at stores, restaurants, and more. For every \$1 spent, 1 point is earned. As those points add up, they can be redeemed for cash and more!

How it works:

1. Register your card with Extra Awards.

2. Shop with an Eagle Federal Visa Debit Card online, in stores, at restaurants, on entertainment, or to pay bills.

3. Redeem points for cash, loan discounts or bonus dividends on share certificates.

Visit www.EagleFederal.org to get started.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.