

# Everyday Spend Gallery

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LSC Prepaid



*Helping Credit Unions Compete*

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## Everyday Spend



Black Swoops



Franklin



Teal



Green Swoops

## Frequently Asked Questions About Your CUMONEY® Visa® Everyday Spend Card

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Is my CUMONEY card the same as a credit card?

No, your card is not a credit card. You can only spend the amount of funds that are available on the card.

Is my CUMONEY card like a debit card?

Yes and no. Like a debit card, you may use the Card at participating merchants that accept Visa debit cards. Also, you may spend only the funds available. However, unlike a debit card, a credit union account is not associated with the Card.

Where is the Card sent and who can use the Card?

The Card is sent to the Cardholder's physical address provided at enrollment. Only the Cardholder whose name is on the Card may use the Card.

How long does it take to receive a Card?

It will take 7-10 days.

What if I don't receive my Card within 7-10 days?

If you requested a Card more than 10 days ago and have not received your Card, please contact your Credit Union.

How do I activate my card?

You will need to activate your card prior to first use of the card. Please call the toll-free number on the card carrier to access the automated service. Follow the prompts, entering the last 4 digits of the telephone number that you provided upon purchase and create a new PIN. Your card is now activated and ready for use.

You may also go to [www.cumoney.com](http://www.cumoney.com) to activate you card. Click on Account Login and then Visa CUMONEY® Everyday Spend in the drop-down menu. On the new page, click on Activate My Card, enter your card number and follow the prompts through the information fields to activate and register your card and select your PIN. Your card is now activated and ready for use.

Where can I use my card?

Your card can be used for purchases where Visa debit cards are accepted.

How do I know what I have spent and/or check my balance?

You can check your balance and transactions at any time by accessing the CUMONEY® mobile app, visiting our website, [www.cumoney.com](http://www.cumoney.com), or by calling the toll-free number, 1-833-729-2843.

Are all payment of purchases handled the same way?

No, there are differences with some transactions as they are authorized. Merchants can process the card and request an authorization before the final purchase price is known. Cards used at automated fuel dispensers (pay at the pump) will automatically request and hold a minimum authorization of \$75. Restaurant purchases are authorized an additional 20% to allow for tip. In both cases, only the final amount authorized by the cardholder will be deducted.

Transaction amounts for all Visa authorizations will be held against the available balance until final settlement occurs, usually done within 3 days. Some transaction amounts for Visa authorizations at merchants such as hotels, cruise lines and car rentals can be held against the available balance for up to 5 days.

Can I use my card to make a purchase larger than my balance?

No, but you can utilize the remaining balance on your card towards a purchase and pay the difference with another form of payment. Always check the balance of your card before making a purchase and check with the merchant to make sure they can split the payment if there are not enough funds on the card to cover the full amount of the transaction.

How do I add funds to my card?

There are five ways to fund your Everyday Spend card:

1. Visit your credit union to load funds onto your card.
2. Visit our website, [www.cumoney.com](http://www.cumoney.com), to load funds from a debit or credit card.
3. Via the CUMONEY® mobile app; select the card-to-card transfers with a credit or debit card, or use the Remote Check Deposit with your phone's camera.
4. Visa ReadyLink locations. Visit [http://usa.visa.com/personal/cards/prepaid/readylink\\_card.html](http://usa.visa.com/personal/cards/prepaid/readylink_card.html) hand the clerk your card and cash and let them know you want to load money!
5. Set up a Direct Deposit from your employer to your card. Visit our website, [www.cumoney.com](http://www.cumoney.com), login with your User Name and Password. Click on Fund My Card and then Direct Deposit in the drop-down menu.

What is Visa ReadyLink? How can I find a Visa ReadyLink location?

Visa ReadyLink is a fast and easy way to load your funds on the Card. Once loaded, the Cardholder will have immediate access to the funds. Visit the Visa ReadyLink <http://usa.visa.com/locators/readylink-locations.jsp> locators to find one of the 50,000 locations closest to you.

Are there any transaction fees associated with Visa ReadyLink?

You may be assessed a fee by participating retailers for each Visa ReadyLink Load transaction. These fees, if any, are established independently by each retailer.

Are there fees associated with my card?

Yes, please read the CUMONEY Everyday Spend Cardholder Agreement for all applicable fees.

Will I be assessed a fee for using my card at participating merchants?

No, you will not be charged a fee for making a purchase.

Will I be assessed a fee at an ATM?

Yes, you will be charged a fee of \$1.50 for ATM withdrawals. Please see the CUMONEY Everyday Spend Cardholder Agreement for any other applicable fees. There may be additional fees assessed by the owner of the ATM.

How to avoid an ATM Surcharge fee?

An ATM owner (Third Party) may also charge a fee, which is called a surcharge fee. If you use one of CO-OP's nearly 30,000 ATMs located throughout the U.S., the surcharge fee is waived. By visiting CO-OP's website at <http://co-opnetwork.org/>, you will be able to find surcharge-free ATM's in the area. ATM cash withdrawals made outside the U.S. are subject to foreign transaction fees.

When a withdrawal is made at an ATM, the screen prompts for an account (e.g., Savings, Checking, Money Market), which do I choose?

Always select "CHECKING" when making an ATM withdrawal.

Can an ATM fee be avoided?

Yes, it can! Instead of receiving cash at an ATM, when making purchases at many retailers, such as grocery stores, select "DEBIT" and enter your PIN to request cash back as part of your purchase. Some retail stores may charge a fee. Ask before making purchase.

Can I make purchases on the Internet with my card?

Yes, you can make purchases on the Internet up to the available balance.

What if I have a question or problem – such as the card not working or being lost or stolen?

Call the toll-free number at any time and follow the recorded instructions. You may also speak with a customer service representative for free 2 times per month. A \$5.00 fee will be deducted from your card on the 3<sup>rd</sup> live representative call.

How do I change my PIN?

Via the Internet, access [www.CUMONEY.com](http://www.CUMONEY.com) and login with your card number and current PIN. The system will allow you to change your PIN. You can also change your PIN by calling the toll-free number on the back of your card. If you have forgotten your PIN, you can call the toll-free number to reset this back to the last 4 digits of the home phone listed. Security information will need to be provided before PIN change will be accepted.

Can I pay bills with my card?

Yes, log into the bill payer site you would like to set-up with bill payment.

If the biller requests a debit card, use your CUMONEY Visa Everyday Spend prepaid card.

If the biller requests Routing and Account numbers, use Routing number 071993340. For the account number, remove the first 5 digits of your card number and replace with 477557, combine with the last 11 digits, making your account number.

Can I let someone else use my card?

No, the reloadable card is embossed with your name and will only be accepted at merchants by you, the Cardholder.

Can my card be replaced if it is lost or stolen?

Yes, your card can be replaced and the outstanding balance transferred by calling the toll-free number that is on the back of your card, on your card carrier, and on your cardholder agreement. A fee of \$5.00 will be assessed for a replacement card. Please see the CUMONEY Everyday Spend Cardholder Agreement for any other applicable fees.

Is there a fee for a reissued Card?

No, there is no fee. Your card will automatically be reissued if it is not blocked and has an available balance. Please see the CUMONEY Everyday Spend Cardholder Agreement for any other applicable fees.

Can a Card be used internationally?

Yes, the Card can be used wherever Visa is accepted. International transactions will be assessed up to 2% of the transaction amount when a currency conversion occurs. Please see the CUMONEY Everyday Spend Cardholder Agreement for any other applicable fees.

Can my Card ever have a negative balance?

Yes, any authorization request that is greater than the Card's available balance will be declined. However, there can be times when a Visa merchant forces an item through without prior authorization. If this occurs, you will be required to either reload funds onto the Card or make a payment to cover the negative amount.

Is my Card account protected against fraud?

Yes, with Visa's Zero Liability coverage, you can shop wherever Visa Debit is accepted- risk free. You are not liable for unauthorized use on your Card. This applies only to signature based transactions. Does not apply to ATM or PIN based transactions.

Contact us at once if you believe your Card has been lost or stolen so that your Card may be blocked or reissued. Telephoning us as soon as possible is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer funds from your Card without your permission, call us at 1-833-729-2853 within two (2) business days. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa transactions on your Card is zero if you were not negligent or fraudulent in the handling of your Card. Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Call us or visit [www.visa.com/security](http://www.visa.com/security) for more details.

## Services Credit Union CUMONEY Visa Everyday Spend Card

Monthly fee	Per Purchase	ATM cash withdrawal - United States	Cash Reload
<b>\$1.75</b>	<b>\$0</b>	<b>\$1.50</b>	<b>\$0.50</b>
ATM balance inquiry - United States			\$0
Customer service call (automated or live agent)			\$0.50 or \$5.00 *
Inactivity fee (after 3 months with no transactions)			\$3.00 per month
<b>We charge 10 other types of fees. Here are some of them:</b>			
Denied transaction			\$0.50
Replacement card fee			\$5.00

\* This fee can be lower depending on the number of calls per month.

**No overdraft/credit feature.**

Your funds are not NCUA insured.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

Find details and conditions for all fees and services in the cardholder agreement with your Card or call 1-833-729-2853 or visit [www.cumoney.com](http://www.cumoney.com)

## CUMONEY Everyday Spend | Direct Deposit PROCEDURES

### Credit Union Procedures:

1. Please instruct the cardholder to log-on to cumoney.com to sign-up for direct deposit.
2. The *Direct Deposit Page* is accessed from the *Fund My Card tab*. The *Direct Deposit Page* allows users to view instructions for setting up direct deposit from an employer or benefits provider to the cardholder's Everyday Spend prepaid account.

### Cardholder Procedures:

1. Log-in to cumoney.com with your user name and password.
2. Click on the *Direct Deposit Page* under the *Fund My Card tab*.
3. Fill out employer's or benefits provider's direct deposit form with the routing number and account number on the *Direct Deposit Page*.
4. If employer or benefits provider requires a voided check, print the check image on the *Direct Deposit Page*.

***Note: The account number is specific to your Everyday Spend Card and generated once you log-in and open the direct deposit page.***



## CUMONEY Everyday Spend | LOST /STOLEN PROCEDURES

### Credit Union Procedures:

1. The Credit Union can replace a card on Prepaid Access under the Everyday Spend tab and clicking replace an Everyday Spend Card.
2. Everyday Spend replacement cards are mailed to the cardholder to the address in which the card was initially ordered. (Please confirm address with LSC)
3. The replacement card should be received within 7-10 business days.
4. If there was any fraudulent activity on the members account. The credit union must advise the member to contact the CUMONEY customer service to file a dispute.
5. The member's available balance will transfer and a \$5 fee will be deducted.

### Cardholder Procedures:

1. The cardholder must contact their CUMONEY Customer Service number (833-729-2853) to report the card lost or stolen.
2. The replacement card will be received within 7-10 business days.
3. For any fraudulent activity, the member must file a dispute.
4. The member's available balance will transfer and a \$5 fee will be deducted.

***Note: Cardholders can call this number 24/7 to place a block on card immediately and obtain the remaining balance on the card.***

## Electronic Funds Transfer Disclosure for CUMONEY Visa Everyday Spend Prepaid Card

**Consumer liability.** Tell us AT ONCE if you believe your card has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your card. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your card, you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**Contact in event of unauthorized transfer.** If you believe your card has been lost or stolen, call 1-833-729-2853, or write us at Services Credit Union Fraud Department, P.O. Box 3107, Naperville, Illinois 60566-7107. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your card without your permission.

**Business days.** For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

**Transfer types and limitations.**

- (a) **Account access.** You may use your card to:
  - (i) Withdraw cash from your prepaid account.
  - (ii) Make deposits to your prepaid account.
  - (iii) Transfer funds between certain accounts whenever you request.
  - (iv) Pay for purchases at places that have agreed to accept the card.
 Some of these services may not be available at all terminals.
- (b) **Limitations on frequency of transfers.**
  - (i) You may make only 10 cash withdrawals from ATM terminals each day.
  - (ii) You can use our point-of-sale transfer service for 25 transactions each day.
  - (iii) You can get 2 cash advance over the counter transactions at Visa Member financial institutions each day.
- (c) **Limitations on dollar amounts of transfers.**
  - (i) You may withdraw up to \$300 from ATM terminals each day.
  - (ii) You may buy up to \$1,500 worth of goods or services each day for merchant PIN transactions, and up to \$5,000 each day for merchant signature purchases.
  - (iii) You may get up to \$1,000 in cash advances each day.

**Fees.** The following table details all the fees related to your card:

All Fees	Amount	Details
Account opening	Up to \$10.00	Varies by credit union; check with your branch at time of purchase.
Monthly fee	\$1.75	A \$1.75 monthly maintenance fee will be applied until the value of your Card reaches zero.
Inactivity fee	\$3.00	If you do not use your Card for 3 consecutive months, a \$3.00 monthly inactivity fee will be applied starting in the 4 <sup>th</sup> month of inactivity. The monthly inactivity fee will be applied until the value of your Card reaches zero, or until you make a purchase or add funds to the Card.
Replacement card fee	\$5.00	You may get a replacement card for \$5.00.
Express delivery	\$35.00	A \$35.00 fee is charged for express delivery of a Card.
Automated phone customer service call	\$0.50	After the 4 <sup>th</sup> call per month, a \$0.50 fee is charged for each call made to the automated voice response system.
Live customer service call	\$5.00	After the 2 <sup>nd</sup> call per month, a \$5.00 fee is charged to call a live customer service representative.
ATM balance inquiry (US and international)	\$0	If you use an ATM not owned by us, you may be charged a fee by the ATM owner or operator.
ATM cash withdrawal fee—US	\$1.50	A \$1.50 fee is charged for each US ATM withdrawal. If you use an ATM not owned by us, you may also be charged an additional fee by the ATM owner or operator.
International ATM withdrawal	\$1.50 for withdrawal & up to 2% of transaction amount for conversion fee	A \$1.50 fee is charged for each international ATM withdrawal. A conversion fee of up to 2% of the international transaction amount is also charged. The exchange rate between the transaction currency and the billing currency is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable processing date, which rate may vary from the rate Visa receives, or the rate mandated by a government or governing body in effect for the applicable processing date.
Value unload	\$15.00	A \$15.00 fee is charged to remove all remaining funds from your Card.
Denied transaction	\$0.50	If a transaction is denied, a \$0.50 fee is charged.
Value reload (cash, electronic, check, deposit, or Visa ReadyLink)	\$0.50	Each time funds are added to your Card, a \$0.50 fee is charged.
International transaction	Up to 2% of transaction amount for conversion fee	A conversion fee of up to 2% of the international transaction amount is charged. The exchange rate between the transaction currency and the billing currency is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable processing date, which rate may vary from the rate Visa receives, or the rate mandated by a government or governing body in effect for the applicable processing date.

**Confidentiality.** We will disclose information to third parties about your account or the transfers you make:

- (a) Where it is necessary for completing transfers, or
- (b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (c) In order to comply with government agency or court orders, or
- (d) If you give us your written permission.

**Documentation.**

- (a) **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using an ATM or point-of-sale terminal.
- (b) **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-833-729-2853 to find out whether or not the deposit has been made.

**Obtaining account information about your prepaid account.**

You may obtain information about the amount of money you have remaining in your prepaid account by calling 1-833-729-2853. This information, along with a 12-month history of account transactions, is also available online at [www.cumoney.com](http://www.cumoney.com). You also have the right to obtain at least 24 months of written history of account transactions by calling 1-833-729-2853, or by writing us at Services Credit Union, P.O. Box 3107, Naperville, Illinois 60566-7107. You will not be charged a fee for this information unless you request it more than once per month.

**Financial institution's liability.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (a) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (b) If the automated teller machine where you are making the transfer does not have enough cash.
- (c) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (d) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (e) There may be other exceptions stated in our agreement with you.

**ATM fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Please see "Fees" section above for fee amounts.

**In case of errors or questions about your prepaid account.** Telephone or write us as soon as you can, if you think an error has occurred in your prepaid account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us or writing us. You will need to tell us:

- Your name and prepaid account number.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, call us at 1-833-729-2853, or write us at Services Credit Union, P.O. Box 3107, Naperville, Illinois 60566-7107, or visit [www.cumoney.com](http://www.cumoney.com).

**Additional information about your prepaid account.** Your funds are not NCUA insured. Your funds will be held at or transferred to Services Credit Union. If Services Credit Union fails, you are not protected by NCUA deposit insurance and could lose some or all of your money. Your card is registered at account opening for other protections.

No overdraft/credit feature.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

**CUMONEY® Visa® Everyday Spend Card Cardholder Agreement**

This cardholder agreement ("Agreement") sets forth the rights and responsibilities of your CUMONEY Visa Everyday Spend Card ("Card"). Your Card was issued by Services Credit Union ("SCU"). ICUL Service Corporation ("LSC") administers the CUMONEY Visa Everyday Spend Card program. In this Agreement, "you" and "your" mean the cardholder and "we" "us" and "our" mean SCU and/or LSC. This Card is not a credit union membership account, does not earn dividends, and is not federally insured with the National Credit Union Administration. SCU is insured by American Share Insurance. "ATM" means any terminal at which you use your Card to access your Card funds. "Funds Balance" means an amount equal to the United States Dollar amount you add to your Card initially and from time to time thereafter, minus any amount obtained by you through the use of your Card, and minus any fees, charges, conversion fees and other expenses incurred in connection with your Card.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

Write down your Card number and the customer service number (1-833-729-2853) provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

**Card Activation and Personal Identification Number.** You must sign the back of your Card and activate your Card before use at [www.cumoney.com](http://www.cumoney.com) or by calling 1-833-729-2853 and following the instructions. You can visit [www.cumoney.com](http://www.cumoney.com) or call 1-833-729-2853 to select a four-digit Personal Identification Number ("PIN"). The PIN allows you to process your Card purchase as a debit transaction and to use your Card to make cash withdrawals at an ATM. This card is non-transferable and only the person who purchases the Card is authorized to use the Card. Please do not give your Card to anyone else to use. If you require additional cards, please contact your credit union branch.

**Card Features.** Your Card is accepted anywhere worldwide that Visa cards are accepted. Features of your Card include: 24/7 live operator support to cardholders; Lost and Stolen Card Reporting Services; and Cardholder Inquiry Services. For more information on these features, visit [www.cumoney.com](http://www.cumoney.com) or call 1-833-729-2853.

**Using the Card.** You may add funds in a minimum amount of \$10, with a maximum of \$5,000 at any time. You may use the Card to withdraw funds, receive cash advances, make PIN-based transactions, and/or merchant purchases. You may be asked to sign a receipt or enter your PIN for the transaction. The dollar amount of the purchase will be deducted from your Funds Balance. For merchant PIN transactions, you may make 25 transactions daily, with a \$1,500 daily maximum or your Funds Balance, whichever is less. For merchant signature purchases, you may make 25 transactions daily with a \$5,000 daily maximum or your Funds Balance, whichever is less. We are not responsible for a merchant's refusal to accept your Card. If you give your Card to another person or allow another to access your Funds Balance, you will be deemed to authorize all transactions until you give us notice that further transactions are not authorized.

Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to using your Card, your Card is likely to be declined if the balance is less than the total transaction.

If you use your Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$75.00 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, there may be a preauthorization of the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may not make preauthorized regular payments from your Card Account. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days. For a list of the current hold amounts, please visit [www.cumoney.com](http://www.cumoney.com).

If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make with your Card. Your Card cannot be redeemed for cash. You may not use your Card for online gambling or any illegal transaction. You may not use your Card for any unlawful purpose, including the purchase of goods or services prohibited by applicable laws or regulations.

Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable fees. There is no overdraft protection with your Card. You are not allowed to exceed the available amount on your Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card, you shall remain fully liable to us for the amount of the transaction and any applicable fees.

**ATM Transactions and Cash Advance.** You may use your Card to make ATM withdrawals. Your card may be used at any ATM with the Visa Plus logo or any of the other logos on the back of your card. You will need to enter your PIN and follow the ATM instructions. You may make up to 10 ATM withdrawals per day, with a \$300 daily maximum. Our fees are listed below. There may be additional fees and/or limitations established by the ATM owner or operator. You may also obtain a cash advance over the counter at any Visa Member financial institution. You may request 2 cash advances daily, with a \$1,000 daily maximum.

**Returns and Refunds.** We are not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with your Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds and agree to the refund policy of that merchant.

**Expiration.** Your Card will expire when the "good thru" date printed on the front of your Card has passed. The funds on the Card do not expire. You will not be able to use your Card after the expiration date; however, you may request a replacement Card by following the procedures in the paragraph labeled "Card Replacement". Unused funds may be turned over as unclaimed property pursuant to applicable law.

**Card Replacement.** If you need to replace your Card, please contact us at 1-833-729-2853 to request a replacement Card. You will be required to provide personal information which may include your 16-digit Card number, full name, transaction history, and other relevant information.

**Receipts.** You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

**Card Balance/Periodic Statement.** You are responsible for keeping track of your Card's available balance. Merchants generally will not be able to determine your available balance. It's important to know your available balance before making any transaction. You may access your available balance by calling 1-833-729-2853, visiting [www.cumoney.com](http://www.cumoney.com) or via the CUMONEY Mobile App.

**Your Liability for Unauthorized Transactions.** Contact us at once if you believe your Card has been lost or stolen so that your Card may be blocked or reissued. Telephoning us as soon as possible is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer funds from your Card without your permission, call us at 1-833-729-2853 within two (2) business days. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa transactions on your Card is zero if you were not negligent or fraudulent in the handling of your Card. Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Call us or visit [www.cumoney.com](http://www.cumoney.com) or [www.visa.com/security](http://www.visa.com/security) for more details. We

reserve the right to require a written statement from you and to conduct an investigation into the validity of any claim of an unauthorized transaction. You agree to cooperate with any investigation we may make.

**Limitation of Our Liability.** We will not be liable to you under certain circumstances, including: (a) if you fail to complete a transaction; (b) if, through no fault of ours, you do not have enough money on your Card to make the transaction (the transaction exceeds your Funds Balance); (c) if the ATM or data processing system is not working properly; (d) if an ATM does not have enough cash; (e) if you attempt to withdraw more than the ATM limit; (f) if your transaction is rejected due to preauthorization procedures; and/or (g) if circumstances beyond our control prevent the transaction.

**Fees.** The following fees apply to your Card:

All Fees	Amount	Details
Account opening	Up to \$10.00	Varies by credit union; check with your branch at time of purchase.
Monthly fee	\$1.75	A \$1.75 monthly maintenance fee will be applied until the value of your Card reaches zero.
Inactivity fee	\$3.00	If you do not use your Card for 3 consecutive months, a \$3.00 monthly inactivity fee will be applied starting in the 4 <sup>th</sup> month of inactivity. The monthly inactivity fee will be applied until the value of your Card reaches zero, or until you make a purchase or add funds to the Card.
Replacement card fee	\$5.00	You may get a replacement card for \$5.00.
Express delivery	\$35.00	A \$35.00 fee is charged for express delivery of a Card.
Automated phone customer service call	\$0.50	After the 4 <sup>th</sup> call per month, a \$0.50 fee is charged for each call made to the automated voice response system.
Live customer service call	\$5.00	After the 2 <sup>nd</sup> call per month, a \$5.00 fee is charged to call a live customer service representative.
ATM balance inquiry (US and international)	\$0	If you use an ATM not owned by us, you may be charged a fee by the ATM owner or operator.
ATM cash withdrawal fee—US	\$1.50	A \$1.50 fee is charged for each US ATM withdrawal. If you use an ATM not owned by us, you may also be charged an additional fee by the ATM owner or operator.
International ATM withdrawal	\$1.50 for withdrawal & up to 2% of transaction amount for conversion fee	A \$1.50 fee is charged for each international ATM withdrawal. A conversion fee of up to 2% of the international transaction amount is also charged. The exchange rate between the transaction currency and the billing currency is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable processing date, which rate may vary from the rate Visa receives, or the rate mandated by a government or governing body in effect for the applicable processing date.
Value unload	\$15.00	A \$15.00 fee is charged to remove all remaining funds from your Card.
Denied transaction	\$0.50	If a transaction is denied, a \$0.50 fee is charged.
Value reload	\$0.50	Each time funds are added to your Card, a \$0.50 fee is charged.
International transaction	Up to 2% of transaction amount for conversion fee	A conversion fee of up to 2% of the international transaction amount is charged. The exchange rate between the transaction currency and the billing currency is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable processing date, which rate may vary from the rate Visa receives, or the rate mandated by a government or governing body in effect for the applicable processing date.

**Additional Terms.** We agree to maintain the Card for you and to perform the duties set forth in this Agreement. By activating or using the Card, or permitting anyone else to use the Card, you agree to the provisions of this Agreement. Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. You are not permitted to resell Visa Everyday Spend Cards.

**Severability.** If a provision of this Agreement is held to be invalid or unenforceable, that finding will not affect the enforceability of any other provision of this Agreement.

**Governing Law.** This Agreement is governed by Illinois law, and venue for state and federal court proceedings will be in the applicable state or federal court for DuPage County, Illinois.

**Information Given to Third Parties.** We may collect and disclose information (including personally identifiable information) to third parties about you, your Card and the transactions related to your Card ("Cardholder Information"). The types of information we may collect includes: (a) information about purchases made with the Card, such as date of purchase, amount and place of purchase; and (b) information you provide to us when you apply for a Card or for replacement Cards, or when you contact us with customer service issues, such as name, address, and phone number. The types of information we may disclose include: (i) where it is necessary or helpful for completing a transaction; (ii) in order to verify the existence and condition of the Card for a third party (e.g., a merchant); (iii) in order to comply with any law or to comply with requirements of any government agency or court order; (iv) if you give us your written consent; (v) to service providers who administer the Card or perform data processing, records management, collections, and other similar services for us, in order that they may perform those services; (vi) in order to prevent, investigate or report possible illegal activity; (vii) in order to issue authorizations for transactions on the Card; and (viii) as otherwise permitted by law. When you are no longer our customer, we continue to share your information as described in this notice.

**Information Security.** Only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic, and procedural security measures that comply with federal regulations to safeguard Cardholder Information.

To view the complete Privacy Policy for your Card, visit [www.cumoney.com](http://www.cumoney.com).

## List of all Fees for Services Credit Union CUMONEY Visa Everyday Spend Card

All fees	Amount	Details
Get started		
Account opening	\$10.00	Up to \$10.00. Varies by credit union; check with your branch at time of purchase.
Monthly usage		
Monthly fee	\$1.75	A \$1.75 monthly maintenance fee will be applied until the value of your Card reaches zero.
Inactivity fee	\$3.00	If you do not use your Card for 3 consecutive months, a \$3.00 monthly inactivity fee will be applied starting in the 4th month of inactivity. The monthly inactivity fee will be applied until the value of your Card reaches zero, or until you make a purchase or add funds to the Card.
Add money		
Cash reload	\$0.50	Each time funds are added to your Card, a \$0.50 fee is charged.
Value reload - electronic	\$0.50	Each time funds are added to your Card, a \$0.50 fee is charged.
Value reload - check	\$0.50	Each time funds are added to your Card, a \$0.50 fee is charged.
ACH value reload - deposit	\$0.50	Each time funds are added to your Card, a \$0.50 fee is charged.
Visa ReadyLink	\$0.50	Each time funds are added to your Card, a \$0.50 fee is charged.
Spend money		
Denied transaction	\$0.50	If a transaction is denied, a \$0.50 fee is charged.
Get cash		
Value unload	\$15.00	A \$15.00 fee is charged to remove all remaining funds from your Card.
ATM cash withdrawal - United States	\$1.50	A \$1.50 fee is charged for each US ATM withdrawal. This is our fee. If you use an ATM not owned by us, you may also be charged an additional fee by the ATM owner or operator.
International ATM withdrawal	\$1.50	A \$1.50 fee is charged for each international ATM withdrawal. This is our fee. If you use an ATM not owned by us, you may also be charged an additional fee by the ATM owner or operator.
Information		
Automated phone customer service call	\$0.50	After the 4th call per month, a \$0.50 fee is charged for each call made to the automated voice response system.
Live customer service call	\$5.00	After the 2nd call per month, a \$5.00 fee is charged to call a live customer service representative.
ATM balance inquiry - United States	\$0	If you use an ATM not owned by us, you may be charged a fee by the ATM owner or operator.
International ATM balance inquiry	\$0	If you use an ATM not owned by us, you may be charged a fee by the ATM owner or operator.
Using your card outside the U.S.		
International transaction fee	2%	A conversion fee of up to 2% of the international transaction amount is charged. The exchange rate between the transaction currency and the billing currency is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable processing date, which rate may vary from the rate Visa receives, or the rate mandated by a government or governing body in effect for the applicable processing date.
Other		
Replacement card fee	\$5.00	You may get a replacement card for \$5.00.
Express delivery	\$35.00	A \$35.00 fee is charged for expedited delivery of a Card.

Your funds are not NCUA insured. Your funds will be held at or transferred to Services Credit Union. If Services Credit Union fails, you are not protected by NCUA deposit insurance and could lose some or all of your money. Your card is registered at account opening for other protections.

No overdraft/credit feature.

Contact Services Credit Union by calling 1-833-729-2853, by mail at P.O. Box 3107, Naperville, IL 60566-7107, or visit [www.cumoney.com](http://www.cumoney.com)

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).