



Frequently Asked Questions:

See your Cardholder Agreement for additional information and fees.

What is a Visa Reloadable Prepaid card?

The CU Money Visa Reloadable Prepaid card is a smart and cost-effective alternative to carrying cash, writing checks, and paying check cashing fees. Because it is a pre-funded card, you only spend the money you load on it and you can get it without a credit check.

You can sign up to have your direct deposit added to your CUMONEY card each payday. When the card is loaded and activated, you can use it to make purchases and pay bills anywhere Visa debit cards are accepted, including in stores, online or by phone.

How does my CU Money Visa Reloadable Prepaid card work?

Because it is a prepaid card, spending is limited to the balance on the card. Plus, because it carries the Visa logo, you can use it anywhere Visa debit cards are accepted in stores, online or over the phone. Each time you use your card, the purchase amount is automatically deducted from your card balance.

How does the Direct Deposit of my Net Pay get posted to my CU Money Prepaid card?

When you sign up for a CU Money Prepaid card, you agree to save at least \$5.00 per pay period in a regular savings account at the Credit Union. The amount you save can be increased at any time. The remainder of your direct deposit will be posted to your CU Money prepaid card.

Do I need to activate my CU Money Visa Reloadable Prepaid card?

Yes. Simply call (877) 850-9650, on the card and use the default PIN (last 4-digits of your phone number). Follow the prompts to change your PIN# and active your card. You should also call the Credit Union at 502-629-3716 after your card is activated to have your payroll posted to your card.

What should I do if my CU Money Visa Reloadable Prepaid card is lost or stolen?

Report lost or stolen cards immediately to: **Customer Service (800) 304-2273**, option 1, option 1 again. You will need your cardholder name, card number, or SS#, and tell the representative the problem. Replacement cards are mailed within 7-10 business days. We recommend that members make a note of the toll-free number and keeping it in a safe place in case both your card and the accompanying materials are lost or stolen.

Are there any special types of transactions I should know about before I shop?

There are special types of transactions that you should know about.

- **Gas Stations** - Paying at the pump may cause a hold of up to \$75 or more; consider paying inside with the attendant for the exact amount and signing the receipt instead.
- **Restaurants** - Restaurants may verify you have enough money on your card for the dining bill. Make sure you have enough funds to cover any added tip.
- **Hotels** - Hotels may put a "hold" on the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, that hold may take a few days to be removed.
- **Auto Rentals** - You may use your card for final payment for a rental car bill, but a credit card may be necessary to reserve a rental car.
- **Returning purchases** - Store return policies may vary. You may receive a credit to your card, a cash refund or even a store credit, depending on the particular store. A credit to your account may take up to one week to process before it's available for use.

Is there a limit to the amount of money I can add to my CU Money Visa Reloadable Prepaid card? Minimum Load \$10.00, Maximum load \$5,000.00.

How do I make a purchase with my CU Money Visa Reloadable Prepaid card?

Be sure to know your card balance before you shop as most merchants cannot determine it for you. At the time of purchase, give the card to the cashier and ask to sign the purchase receipt. Or, swipe the card through the keypad and push the **"credit"** button, then sign the receipt. Each time you use your card, the purchase amount is automatically deducted from your card.

(continued on back)

To get cash back when making a purchase, swipe your card and choose the "debit" button, then select the cash back amount you want, enter your PIN, and take your cash and receipt to keep track of your balance.

How do I know the balance on my CU Money Visa Reloadable Prepaid card?

You can check the card balance at your card by calling: **(877) 850-9650** or login to **www.cumoney.com**. Keeping track of your balance is a sure way to know how much you have to spend.

What if I want to purchase an item that costs more than my card balance?

To make a purchase greater than the balance on your card, you will need to use a second payment method to cover the difference. When making your purchase, tell the cashier in advance how much to deduct from your card and how much you will pay with the second payment method. However, not all merchants can handle these split tender transactions; and, if you try to purchase an item of greater value than your card balance, your card will be declined.

What should I do if my CU Money Visa Reloadable Prepaid card is declined?

If a transaction is declined, the merchant will let you know. To help prevent this, keep track of your balance by visiting the web site: www.cumoney.com or phone number provided with your card.

What if I change my mind and want to cancel a purchase?

If the merchant cancels a transaction at your request, it may take three to seven days for the authorization hold to be removed from your card.

What if I need to return an item that I purchased with my CU Money Visa Reloadable Prepaid card?

Present your Visa Reloadable Prepaid card at the time of a merchandise return. If the merchant's return policy allows it, the merchant will credit the amount of the purchase back onto your card. Remember to save your purchase receipts and your card even after the funds have been depleted, in case you have merchandise returns. When returning an item purchased online, have your card number available in order to process the return. The merchandise value will be credited back to your card within three to seven business days.

What Fees are associated with my CU Money Visa Reloadable Prepaid card?

There are no fees to use your card to purchase good and services. The following fees may apply and may be deducted from the balance on your card:

- **Card Purchase Fee:** The initial fee to order your CUMoney Card is \$5.00
- **ATM Fee:** An ATM fee of \$1.50 will be deducted from your balance for each ATM withdrawal. The ATM you use may charge an additional fee.
- **Maintenance Fee:** A monthly fee of \$1.75 will be deducted from Your balance each month and will occur until Card expiration or when the available balance is zero.
- **Funding Fee:** Each time Funds are added to Your Card, \$0.50 will be deducted from Your balance.
- **Denied Transaction Fee:** If a transaction is declined, either at an ATM or a merchant, a \$0.50 fee will be deducted from Your balance.
- **Inactivity Fee:** If You fail to use Your Card for ninety (90) consecutive days, Your Card will be assessed a monthly fee of \$3.00 beginning in the fourth (4th) month the fee will occur monthly until activity resumes on the account, including Funding, or Card expiration.
- **Closed, Lost or Stolen Card Replacement Fee:** To close or replace a lost or stolen Card, \$5.00 will be deducted from Your balance. A \$35 fee will be deducted from Your balance for next-day delivery of a replacement card.
- **Cash Out Fee:** A \$15.00 fee will be deducted from Your balance if you request to close and remove all funds from Your Card.
- **Card Reissue Fee:** A \$3.50 card reissue fee will be deducted from Your balance to issue a new Card upon Card expiration. A new Card will be issued provided the previously issued Card did not have a negative balance and was not reported as closed, lost or stolen.
- **Voice Response Usage (VRU):** Your Card will be assessed a \$0.50 fee per telephone call to the automated voice response system after 4 calls per month. Your Card will be assessed a \$5.00 fee per telephone call to live customer service after 2 free calls per month.
- **Negative Balance Fee:** A \$.50 fee will be deducted from Your balance for each overdraft.

Read this Agreement carefully; these terms and conditions apply to the use of Your Card. You accept the terms and conditions of this Agreement and are responsible for all transactions when You sign the back of the Card, use it or allow someone else to use the Card. Keep a record of the Card number in case of loss or theft.

Definitions

"ATM" means any terminal at which You use Your Card to access Your Card Funds. "Card" means this prepaid debit Card. "Card Funds", "Funding", or "Funds" means an amount equal to the United States Dollar ("USD") amount added to Your Card, less any amounts previously obtained by You and any fees, charges, conversion fees and other expenses incurred in connection with Your Card. "SCU", "We" and "Us" means Services Credit Union, the financial institution issuing Your Card. "PIN" means the personal identification number which You choose for Your Card. "You", "Your" and/or "Cardholder" means the individual to whom the Card is issued.

Using the Card. You must sign the back of Your Card and activate Your Card before use at www.CUMONEY.com or by calling 1-877-850-9650 and following the instructions. Your initial access code is the last 4 digits of your telephone number. You may add Funds to Your Card up to five (5) times per day not to exceed \$5,000 at any time. There is a 3 to 5 day hold on Funds transferred from Your account to Your Card. The minimum amount which can be added to Your Card is \$10.00. You may use the Card to withdraw funds, receive cash advances, make PIN-based transactions and/or merchant purchases. At the time of each purchase, 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 the balance of Your Card. If You plan to make a purchase for an amount which exceeds the balance, You must inform the merchant before making the purchase; A merchant will require payment for the excess. For merchant PIN transactions, You may make twenty-five (25) transactions per day with a \$1,500 daily maximum or Your Card balance, whichever is less. For merchant signature purchases, You may make twenty-five (25) transactions per day with a \$5,000 daily maximum or Your Card balance, whichever is less. If You improperly receive value greater than the remaining balance on Your Card, You will be liable for the amount by which Your transaction exceeds the remaining balance. SCU is not responsible for a merchant's refusal to accept Your Card. You may request two (2) cash advances per day, with a maximum \$1,000 daily limit. Your Card may not be refunded or exchanged for cash or credit. If You give Your Card to another person or allow access to Your account, You will be deemed to authorize all transactions until You give SCU notice that further transactions are not authorized.

ATM Transactions. You may use Your Card to obtain Funds at any ATM. You will need to enter Your PIN and follow ATM instructions. You may make up to ten (10) ATM withdrawals per day, with a daily maximum of \$300. There may be additional fees and/or limitations established by the ATM owners / operators, depending upon the ATM You use.

Fees. There are no fees to use the Card to purchase goods and services. Except where prohibited by law, the following fees may apply and may be deducted from the balance available on the Card:

ATM Fee. An ATM fee of \$1.50 will be deducted from Your balance for each ATM withdrawal.

Maintenance Fee. A monthly fee of \$1.75 will be deducted from Your balance each month and will occur until Card expiration or when the available balance is zero.

Funding Fee. Each time Funds are added to Your Card, \$0.50 will be deducted from Your balance.

Denied Transaction Fee. If a transaction is declined, either at an ATM or a merchant, a \$0.50 fee will be deducted from Your balance.

Inactivity Fee. If You fail to use Your Card for ninety (90) consecutive days, Your Card will be assessed a monthly fee of \$3.00 beginning in the fourth (4th) month the fee will occur monthly until activity resumes on the account, including Funding, or Card expiration.

Closed, Lost or Stolen Card Replacement Fee. To close or replace a lost or stolen Card, \$5.00 will be deducted from Your balance. A \$35 fee will be deducted from Your balance for next-day delivery of a replacement card.

Cash Out Fee. A \$15.00 fee will be deducted from Your balance if you request to close and remove all funds from Your Card.

Card Reissue Fee. A \$3.50 card reissue fee will be deducted from Your balance to issue a new Card upon Card expiration. A new Card will be issued provided the previously issued Card did not have a negative balance and was not reported as closed, lost or stolen.

VRU Usage. Your Card will be assessed a \$0.50 fee per telephone call to the automated voice response system after 4 calls per month. Your Card will be assessed a \$5.00 fee per telephone call to live customer service after 2 free calls per month.

Negative Balance Fee. A \$.50 fee will be deducted from Your balance for each overdraft.

Customer Service. To check the available balance or review recent transactions, You may visit www.CUMONEY.com. You may call toll-free 877-850-9650, 24 hours a day, 7 days a week.

International Transaction Fees. International Transaction fees will be assessed up to 1% of the transaction amount for international transactions when a currency conversion occurs, or 0.8% of the transaction amount for an international transaction where a currency conversion is not performed. You agree to pay the converted amount plus any applicable international transaction fees.

Restaurant Usage. For purchases made at a restaurant, the amount will be increased by 20% while being authorized by Visa; therefore, sufficient funds must be available for the whole amount. Once the gratuity, if any, is added to the original purchase, only the final amount will be deducted from Your balance.

Card Expiration. Except where prohibited by law, Your Card is valid through the expiration date on the front of the Card.

Returned or Exchanged Merchandise. SCU is not responsible for services or merchandise purchased with the Card or any damages resulting from Your Card use. If You have a problem with merchandise, or services purchased, You need to resolve the problem with the merchant. Exchange or return of merchandise purchased is governed by the merchant's procedures and policies applicable at the time of exchange or return.

Lost or Stolen Cards. If You believe Your Card has been lost or stolen call toll-free 877-850-9650 immediately or write to the Card Security Department, P.O. Box 1481, Madison, WI 53701.

Summary of Your Liability for Transactions. If Your Card is lost or stolen, Your liability for unauthorized transactions is zero. The zero liability policy does not apply if a loss occurs at an ATM or when using Your PIN at a merchant, or if We reasonably determine You were grossly negligent or fraudulent in handling Your Card.

In Case of Errors or Questions about Your Electronic Transfers. Telephone us at 877-850-9650 or write us P.O. Box 1481, Madison, WI 53701 as soon as You can, if You think an error has occurred involving a transaction made with Your Card or Your receipt is wrong, or if You need more information about a transaction. We must hear from You no later than 60 days after You learn of the error and You must provide the following information:

- Your name and Card number.
- The error or the transfer You are unsure about and explain why You believe it is an error or why You need more information; and/or
- The dollar amount of the suspected error;

If You inform us orally, We may require that You send us Your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after We hear from You and will correct any error promptly. If We need more time, We may take up to forty-five (45) days to investigate Your complaint or question. If We decide to do this, We will recredit Your account within ten (10) business days for the amount You think is in error, so that You will have the use of 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 ten (10) business days, We may not recredit Your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, We may take up to ninety (90) days to investigate Your complaint or question. For new accounts, We may take up to twenty (20) business days to credit Your account for the amount You think is in error.

We will reduce the recrediting period for certain transactions subject to the following provisions. If You notify us of an unauthorized Card transaction, other than unauthorized use of the Card at an ATM, We will provide You with provisional credit for the amount of the unauthorized use within five (5) business days of receiving Your notice. We may require written confirmation of the unauthorized use before providing provisional credit and may withhold providing provisional credit, to the extent allowed under applicable law, if the circumstances or Your account history warrants the delay.

We will tell You the results within three (3) business days after We finish 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 We used in our investigation.

Liability for Failure to Complete Transactions. If SCU does not complete a transfer from Your Funds on time or in the correct amount, SCU is liable for Your losses or damages proximately caused by the error or omission. SCU is not liable for the following: (i) if You fail to complete a transaction; (ii) if through no fault of SCU, You do not have enough money on Your Card to pay for a transaction; (iii) if the transaction exceeds Your available Funds; (iv) if the terminal or system was not working properly; (v) if an ATM does not have enough cash; (vi) if You attempt to withdraw more than the ATM limit; (vii) if Your transaction is rejected due to pre-authorization procedures; and/or (viii) if circumstances beyond SCU's control, prevent the transaction.

Governing Law; Venue. SCU is located in Illinois and Your Card is issued from Illinois, irrespective of Your residency or the jurisdiction(s) in which You use the Card. This Agreement is entered into with You in the State of Illinois and shall be governed, construed and enforced in all respects and all causes of action relating to terms or conditions of Card usage, or terms and conditions of this Agreement according to the laws of Illinois, without regard to its internal conflicts of law principles. Venue for state court proceedings shall lie in the Circuit Court for DuPage County, Illinois; and for federal court proceedings in the United States District Court for the Northern District of Illinois, Eastern Division.

Amendment. With notice to You, SCU may change or add new terms to this Agreement at any time, including without limitation, new fees, fee increases or enforcement of rights and obligations under this Agreement.

Confidentiality. SCU will disclose information to third parties about Your account or the transfers You make (a) when it is necessary for completing transfer; (b) to verify the existence and condition of Your account for a third party, such as a credit bureau or merchant; (c) to comply with government agency or court orders or subpoenas, or laws and regulations; (d) if You give us Your written permission.

Privacy Notice. SCU collects nonpublic personal information about You from the following sources: (a) applications or forms You complete; (b) Your transactions with SCU, our affiliates, or others; and/or (c) information from a consumer reporting agency. SCU restricts access to nonpublic personal information about You to those employees and officials who need to know that information to provide products or services to You. SCU maintains physical, electronic, and procedural safeguards which comply with federal regulations to protect Your nonpublic personal information. SCU may disclose all of the information it collects to companies that perform marketing services on our behalf or to other financial institutions with whom SCU has joint marketing agreements. SCU may also disclose nonpublic personal information about You to nonaffiliated third parties as permitted by law.