

Electronic Funds Transfer Disclosure for CUMONEY Visa TravelMoney 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 3 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 \$500 from ATM terminals each day.
- (ii) You may buy up to \$2,500 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.
Inactivity fee	\$5.00	If you do not use your Card for 10 consecutive months, a \$5.00 monthly inactivity fee will be applied starting in the 11 th 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 expedited delivery of a Card.
Automated phone customer service call	\$0.50	After the 4 th 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 nd call per month, a \$5.00 fee is charged to call a live customer service representative.
ATM balance inquiry (US and International)	\$1.50	A \$1.50 fee is charged for each ATM balance inquiry. If you use an ATM not owned by us, you may also be charged an additional 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	\$2.00 for withdrawal & up to 2% of transaction amount for conversion fee	A \$2.00 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 close and 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, or Visa ReadyLink)	\$2.00	Each time funds are added to your Card, a \$2.00 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.