

**Services Credit Union**  
**CUMONEY Everyday Spend Fee Summary**

Fee Category	Fee Type	Amount
Total Cost of Setup	Activation	FREE
	Cost of Card	\$5.00
Maintenance	Service	\$1.75 per month
	Inactivity	\$3.00 per month after 3 months of inactivity
Spend Money	Signature Purchase	FREE
	PIN/POS	FREE
	Bill Pay	FREE
Get Money	Cash Advance	FREE*
	Cash Back at Merchant	FREE*
	International Conversion	2% of the transaction amount when a currency conversion occurs or .8% of the transaction amount when a currency conversion does not occur
	ATM Balance Inquiry	FREE*
	ATM Withdrawl	\$1.50*
Add Money	Reload	\$0.50*
	Direct Deposit	FREE
Information	VRU	4 Free, .50 for any calls after the first 4 in any given calendar month
	VRU Opt-Out to Live Operator	2 Free, \$5 for any calls after the first 2 in any given calendar month
Other	Cash Out	\$15.00
	Replacement Card	\$5.00 will be taken off the balance for the card if there is a request to replace a lost or stolen card
		\$3.50 will be taken off the balance of the card if there is a request to reissue a damaged card prior to natural expiration
	Reissue Expired Card	FREE
	Rush Delivery	\$35.00
Denied Transaction	\$0.50*	

\*Third party fees may apply

Except where prohibited by law, your card is valid through the expiration date on the front of the card. Contact Division 10 if there is a remaining Funds balance when your card expires.

[www.cumoney.com](http://www.cumoney.com)

Cardholder Customer Service: 1-877-850-9650

Prepaid Cards	Everyday Spend	Gift Cards
Designs Available	4	70+
Instant Issue		✓
Card Mailed to Member	✓	
Non-Reloadable		✓
Reloadable at Credit Union	✓	
Reloadable Online	✓	
Online Access	www.cumoney.com	See back of card
Activation Required	✓	
Signature Purchases	✓	✓
PIN Purchases	✓	✓
ATM Use	✓	✓
Expiration	30 Months	5 years
Minimum Load	\$10	\$10
Maximum Load	\$5,000	\$1,000
Maximum Balance	\$5,000	\$1,000
Reload Fee	\$0.50	
Mobile App	✓	
Reloadable Mobile App	✓	
Free Bill Payment	✓	
Inactivity Fee	\$3 per month after 3 months of inactivity	\$5 per month after 12 months of inactivity
Monthly Fee	1.75 per month	
Replacement Fee	\$5	\$10
Reissue Automatically upon Expiration	If card has a positive balance, it will issue at expiration	
Cardholder Customer Service	877-850-9650	866-833-2370