



*Live Stress Free on a budget
Peace of Mind to shop securely
Relax on your next vacation*



CUMONEY Prepaid Debit Cards-

What is it?

CUMONEY Everyday Spend Card is a Prepaid Reloadable Visa Card. It is not a debit card, since it is not linked to a checking or savings account. It is not a credit card, as the funds that are loaded to the card are the only funds that can be spent from the CUMONEY Everyday spend card. The cardholders name will be embossed on it and the member can add value to the card anytime. The card can be used anywhere VISA Logo Is accepted.

Card Features and Benefits

- Fraud Protection 24/7
- Unlimited access to cardholder website www.cumoney.com to check balance, transactions history and reload card
- Free ATM Withdrawals (Alliance One, Cash America and CO-OP Surcharge free networks)
- Member's that don't qualify for a debit/credit card will have a way to access ATM's and Visa merchants
- Offers convenience to members to utilize the credit union and access funds as they would for a checking account without us actually having checking accounts.
- Can be used as a budgeting tool for disposable income
- Eliminates checking overdraft fees- members can only spend the amount on their prepaid debit card, so they can never overdraw a checking account
- CUMONEY prepaid debit card is very safe, since it is not tied to an account there are not risk's if lost or stolen.
- Members can shop online with peace of mind
- Zero Liability protection for member's security, so it is much safer than carrying cash.
- Members have free unlimited access to the cardholder website, www.cumoney.com, to check their balance, transaction history and reload card.
- Members can set up free Bill Pay to pays bills directly from their CUMONEY Card.
- Member can set up free member alerts to receive text and/or email notifications of balance info, transaction recaps, or even notices of suspicious activity. (Set up and customized preferences are set up through the CUMONEY website.)
- Free PIN Change (default PIN is last 4 digits of members SSN & can be changed online or by calling customer service

How funds can be added to CU MONEY Card

- **Credit Union** – Funds available same day within 2 hours
- **Cardholder website** www.cumoney.com- funding on card only from credit union account and available in 3-5 business days
- **Visa Readylink locations** (convenient store locations where funds can be added to card using cash only.) – Funds available immediately
- **CUMONEY Prepaid Mobile App Check Deposit**- members select funds availability, immediately (for a fee) or normal check clearing timeframe of 7-10 days.
- **Auto Funding Feature** – (Direct deposit)

Important Fees:

- Cost of Card- \$5.00 (One Time Fee)
- CUMONEY card Maintenance fee- \$1.75 Monthly-(service fee begins as soon as card is loaded & occurs until card expiration or funds balance is \$0)
- Reload fee- \$0.50 (automatically deducted from card balance)
- CU transfer fee- \$5.00 (first initial transfer free)
- Inactivity Fee- \$3.00 (Begins in the 4th month of inactivity)
- Direct Deposit- Free (can be set up using information on form available from the Credit Union.
- CUMoney App Load- Free
- ReadyLink Locations- Free

*****There is no limit to how many times the card can be loaded, however there is a \$0.50 fee that will automatically be deducted from the cardholders balance for each load***

Card Details and Load Limits

Min Load amount \$10.00

Max Load amount \$5000.00 (\$2500 online at cumoney.com, \$5000 at credit union)

***Card Value cannot exceed \$5000**

How to get your card?

Fill out an application at the credit union, a \$5 card fee will be deducted from your account and a card with your name on it will be mailed to your home in 5-7 business days. Once the card is received follow the instruction provided with the card to activate then load in any of the many loading options you prefer (First initial load with credit union is free and can be done over the phone or by coming into the office after the card has been activated.) Then begin to take advantage of your CUMONEY Pre-paid Debit Card!!