

**Card Fee Information for Your
[CUMONEY® Visa TravelMoney® Card](#) and/or
[CUMONEY® Visa® Everyday Spend Card](#)**

CUMONEY® Visa TravelMoney® Fee Information

Fees. Except where prohibited by law, the following fees apply to your Card:

All Fees	Amount	Details
Card Purchase	Up to \$8.00	Varies by credit union; check with your branch at time of purchase.
Inactivity Fee	\$5.00	Except where prohibited by law, if you do not use your Card for 10 consecutive months, a \$5.00 monthly inactivity fee will be applied starting in the 11th month of inactivity. The monthly inactivity fee will be applied until the value of your Card reaches zero, or until you make a purchase. For a list of states where inactivity fees are not applied, visit www.cumoney.com or call 1-833-729-2853.
Lost/Stolen Card Replacement Fee	\$5.00	If your Card is lost or stolen, you may get a replacement card for \$5.00. If your Card is lost or stolen, or you believe that there have been unauthorized transactions made to it, please notify LSC as soon as possible at 1-833-729-2853.
Expedited Delivery Fee	\$35.00	A \$35.00 fee is charged for expedited delivery of a Card.
Automated Call System Fee	\$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 Fee	\$5.00	After the 2nd 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 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.
ATM Withdrawal Fee—International	\$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.
Cash Out Fee	\$15.00	A \$15.00 fee is charged to close and remove all remaining funds from your Card.
Denied Transaction Fee	\$0.50	If a transaction is denied, a \$0.50 fee is charged.
Funding Fee	\$2.00	Each time funds are added to your Card, a \$2.00 fee is charged.
International Transaction Fee	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.

CUMONEY® Visa® Everyday Spend Fee Information

Fees. Except where prohibited by law, the following fees apply to your Card:

All Fees	Amount	Details
Card Purchase	Up to \$8.00	Varies by credit union; check with your branch at time of purchase.
Inactivity Fee	\$3.00	Except where prohibited by law, 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. For a list of states where inactivity fees are not applied, visit www.cumoney.com or call 1-833-729-2853.
Lost/Stolen Card Replacement Fee	\$5.00	If your Card is lost or stolen, you may get a replacement card for \$5.00. If your Card is lost or stolen, or you believe that there have been unauthorized transactions made to it, please notify LSC as soon as possible at 1-833-729-2853.
Expedited Delivery Fee	\$35.00	A \$35.00 fee is charged for expedited delivery of a Card.
Automated Call System Fee	\$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 Fee	\$5.00	After the 2nd 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 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.
ATM Withdrawal Fee—International	\$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.
Cash Out Fee	\$15.00	A \$15.00 fee is charged to close and remove all remaining funds from your Card.
Denied Transaction Fee	\$0.50	If a transaction is denied, a \$0.50 fee is charged.
Funding Fee	\$0.50	Each time funds are added to your Card, a \$0.50 fee is charged.
International Transaction Fee	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.
Maintenance Fee	\$1.75	Except where prohibited by law, a \$1.75 monthly maintenance fee will be applied until the value of your Card reaches zero.