

## Frequently Asked Questions About Your [CUMONEY® Visa TravelMoney® Card](#) and/or [CUMONEY® Visa® Everyday Spend Card](#)

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### **CUMONEY® Visa TravelMoney®**

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#### **Is the Card the same as a credit card?**

No, this Card is not a credit card. You can only spend the amount of funds available on the Card.

#### **Is the Card like a debit card?**

Yes and no. Like a debit card, you may use the Card at participating merchants that accept Visa debit cards. Also, you can spend only the funds available. However, unlike a debit card, a credit union account is not associated with the Card.

#### **How do I activate my card?**

You will need to activate your card prior to first use of the card. Please call the toll-free number on the card carrier to access the automated service. Follow the prompts, entering the last 4 digits of the telephone number that you provided upon purchase and create a new PIN. Your card is now activated and ready for use.

You may also go to [www.cumoney.com](http://www.cumoney.com) to activate your card. Click on *Account Login* and then *Visa TravelMoney®* in the drop-down menu. On the new page, click on *Activate My Card*, enter your card number and follow the prompts through the information fields to activate and register your card and select your PIN. Your card is now activated and ready for use.

#### **Where can I use my card?**

Your card can be used for purchases where Visa cards are accepted.

#### **Can I let someone else use my card?**

No. This card is non-transferable and only the person who purchases the card is authorized to use the card. Please do not give your card to anyone else to use. If you require additional cards, please contact your credit union branch.

#### **Can my card be replaced if it is lost or stolen?**

Yes, your card can be replaced and the outstanding balance transferred to a new card by visiting a branch of the credit union that provided your card. A fee of \$10.00 will be assessed.

To receive a replacement card via expedited delivery service, a minimum of \$35.00 fee will be assessed. Please see CUMONEY Visa TravelMoney Cardholder Agreement for any other applicable fees.

#### **What if I have a question or problem – such as the card not working or being lost or stolen?**

Call the toll-free number at any time and follow the recorded instructions. You may also speak with a customer service representative for free 2 times per month. A \$5.00 will be deducted from your card on the 3<sup>rd</sup> live representative call.

#### **How do I add funds to my card?**

For the quickest availability, you can reload funds at the credit union where your card was purchased. To load via the Internet, go to [www.CUMONEY.com](http://www.CUMONEY.com) and login with your User Name and Password. Select the menu option "Fund My Card" to add funds from a credit or debit card. Funds may also be added at any Visa ReadyLink location.

*You can also add funds by using the CUMONEY mobile app once a funding card has been established on [www.cumoney.com](http://www.cumoney.com), or by using the Remote Check Deposit with your phone's camera.*

**What is Visa ReadyLink? How can I find a Visa ReadyLink location?**

Visa ReadyLink is a fast and easy way to load your funds on the Card. Once loaded, the Cardholder will have immediate access to the funds. Visit the Visa ReadyLink <http://usa.visa.com/locators/readylink-locations.jsp> locators to find one of the 50,000 locations closest to you.

**Are there any transaction fees associated with Visa ReadyLink?**

You may be assessed a fee by participating retailers for each Visa ReadyLink Load transaction. These fees, if any, are established independently by each retailer.

**How do I know what I have spent and/or check my balance?**

You can check your balance and transactions at any time by accessing the CUMONEY® mobile app, visiting our website, [www.cumoney.com](http://www.cumoney.com), or by calling the toll-free number, 1-833-729-2843.

**What is an "Authorization Hold"?**

Funds can be held against your available balance until the transaction has posted, which can be 2-5 days.

**Are all payment of purchases handled the same way?**

No, there are differences with some transactions as they are authorized. Merchants can process the card and request an authorization before the final purchase price is known. Cards used at automated fuel dispensers (pay at the pump) will automatically request a minimum authorization of \$75. Restaurant purchases are authorized an additional 20% to allow for tip. In both cases, only the final amount authorized by the cardholder will be deducted.

*Transaction amounts for all Visa authorizations will be held against the available balance until final settlement occurs, usually done within 3 days. Some transaction amounts for Visa authorizations at merchants such as hotels, cruise lines and car rentals can be held against the available balance for up to 5 days.*

**Are there purchase limits to the Card?**

Yes, there are purchase limits for both signature and PIN transactions. Please review the terms and conditions on the back of your Card carrier.

**Can I use my card to make a purchase that is larger than the balance on my card?**

No, but you can utilize the remaining balance on your card towards a purchase and pay the difference with another form of payment. Always check the balance of your card before making a purchase and check with the merchant to make sure they can split the payment if there are not enough funds on the card to cover the full amount of the transaction.

**Are there fees associated with my card?**

Yes, please read the CUMONEY Visa TravelMoney Cardholder Agreement for all applicable fees.

**Will I be assessed a fee for using my card at participating merchants?**

No, you will not be charged a fee for making a purchase.

**What if I need to return merchandise that I purchased with my Card?**

Present your 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. When returning an item purchase online, have your Card number available in order to process the return. The merchandise value will be credited back to your Card within 3 to 7 business days. Please note that some stores will only give you back a store credit.

**Can my Card ever have a negative balance?**

Yes, any authorization request that is greater than the Card's available balance will be declined. However, there can be times when a Visa merchant forces an item through without prior authorization. If this occurs, you will be required to either reload funds onto the Card or make a payment to cover the negative amount.

**Can I make purchases on the Internet with my card?**

Yes. Once you have registered your card on [www.CUMONEY.com](http://www.CUMONEY.com), you can make purchases on the Internet up to the available balance.

**What is a Third Party Fee?**

A financial institution or an ATM owner may charge a fee for their services.

**Will I be assessed a fee at an ATM?**

Yes, you will be charged a fee of \$1.50 for ATM withdrawals domestically and \$2.00 for ATM withdrawals internationally. Please see the CUMONEY Visa TravelMoney Cardholder Agreement for any other applicable fees. There may be additional fees assessed by the owner of the ATM.

**How to avoid an ATM Surcharge fee?**

An ATM owner (Third Party) may also charge a fee, which is called a surcharge fee. If you use one of **CO-OP's** nearly 30,000 ATMs located throughout the U.S., the surcharge fee is waived. By visiting **CO-OP's** website at <http://co-opnetwork.org/>, you will be able to find surcharge-free ATM's in the area. ATM cash withdrawals made outside the U.S. are subject to foreign transaction fees.

**When a withdrawal is made at an ATM, the screen prompts for an account (e.g., Savings, Checking, Money Market), which do I choose?**

Always select "CHECKING" when making an ATM withdrawal.

**Can an ATM fee be avoided?**

Yes, it can! Instead of receiving cash at an ATM, when making purchases at many retailers, such as grocery stores, select "DEBIT" and enter your PIN to request cash back as part of your purchase. Some retail stores may charge a fee. Ask before making purchase.

**How do I change my PIN?**

Via the Internet, access [www.CUMONEY.com](http://www.CUMONEY.com) and login with your User Name and Password. The system will allow you to change your PIN. You can also change your PIN by calling the toll-free number on the back of your card. If you have forgotten your PIN, you can call the toll-free number to change it. Security information will need to be provided before PIN change will be accepted.

**Can a Card be used internationally?**

Yes, the Card can be used wherever Visa is accepted. International transactions will be assessed up to 2% of the transaction amount when a currency conversion occurs. (Please see CUMONEY Visa TravelMoney Cardholder Agreement for other applicable fees.)

**When I travel, are my receipts in U.S. dollar or the local currency?**

Your receipts will reflect the U.S. dollars. It is always good to plan ahead and have a general idea of what the local exchange rates are before you travel. This helps you understand what goods and services actually cost.

## **CUMONEY® Visa® Everyday Spend**

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**Is my CUMONEY card the same as a credit card?**

No, your card is not a credit card. You can only spend the amount of funds that are available on the card.

**Is my CUMONEY card like a debit card?**

Yes and no. Like a debit card, you may use the Card at participating merchants that accept Visa debit cards. Also, you may spend only the funds available. However, unlike a debit card, a credit union account is not associated with the Card.

**Where is the Card sent and who can use the Card?**

The Card is sent to the Cardholder's physical address provided at enrollment. Only the Cardholder whose name is on the Card may use the Card.

**How long does it take to receive a Card?**

It will take 7-10 days.

**What if I don't receive my Card within 7-10 days?**

If you requested a Card more than 10 days ago and have not received your Card, please contact your Credit Union.

**How do I activate my card?**

You will need to activate your card prior to first use of the card. Please call the toll-free number on the card carrier to access the automated service. Follow the prompts, entering the last 4 digits of the telephone number that you provided upon purchase and create a new PIN. Your card is now activated and ready for use.

You may also go to [www.cumoney.com](http://www.cumoney.com) to activate you card. Click on *Account Login* and then *Visa CUMONEY® Everyday Spend* in the drop-down menu. One the new page, click on *Activate My Card*, enter your card number and follow the prompts through the information fields to activate and register your card and select your PIN. Your card is now activated and ready for use.

**Where can I use my card?**

Your card can be used for purchases where Visa debit cards are accepted.

**How do I know what I have spent and/or check my balance?**

You can check your balance and transactions at any time by accessing the CUMONEY® mobile app, visiting our website, [www.cumoney.com](http://www.cumoney.com), or by calling the toll-free number, 1-833-729-2843.

**Are all payment of purchases handled the same way?**

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**Can I use my card to make a purchase larger than my balance?**

No, but you can utilize the remaining balance on your card towards a purchase and pay the difference with another form of payment. Always check the balance of your card before making a purchase and check with the merchant to make sure they can split the payment if there are not enough funds on the card to cover the full amount of the transaction.

**How do I add funds to my card?**

There are five ways to fund your Everyday Spend card:

1. Visit your credit union to load funds onto your card.
2. Visit our website, [www.cumoney.com](http://www.cumoney.com), to load funds from a debit or credit card.
3. Via the CUMONEY® mobile app; select the card-to-card transfers with a credit or debit card, or use the Remote Check Deposit with your phone's camera.
4. Visa ReadyLink locations. Visit [http://usa.visa.com/personal/cards/prepaid/readylink\\_card.html](http://usa.visa.com/personal/cards/prepaid/readylink_card.html) hand the clerk your card and cash and let them know you want to load money!
5. Set up a Direct Deposit from your employer to your card. Visit our website, [www.cumoney.com](http://www.cumoney.com), login with your User Name and Password. Click on *Fund My Card* and then *Direct Deposit* in the drop-down menu.

**What is Visa ReadyLink? How can I find a Visa ReadyLink location?**

Visa ReadyLink is a fast and easy way to load your funds on the Card. Once loaded, the Cardholder will have immediate access to the funds. Visit the Visa ReadyLink <http://usa.visa.com/locators/readylink-locations.jsp> locators to find one of the 50,000 locations closest to you.

**Are there any transaction fees associated with Visa ReadyLink?**

You may be assessed a fee by participating retailers for each Visa ReadyLink Load transaction. These fees, if any, are established independently by each retailer.

**Are there fees associated with my card?**

Yes, please read the CUMONEY Everyday Spend Cardholder Agreement for all applicable fees.

**Will I be assessed a fee for using my card at participating merchants?**

No, you will not be charged a fee for making a purchase.

**Will I be assessed a fee at an ATM?**

Yes, you will be charged a fee of \$1.50 for ATM withdrawals. Please see the CUMONEY Everyday Spend Cardholder Agreement for any other applicable fees. There may be additional fees assessed by the owner of the ATM.

**How to avoid an ATM Surcharge fee?**

An ATM owner (Third Party) may also charge a fee, which is called a surcharge fee. If you use one of **CO-OP's** nearly 30,000 ATMs located throughout the U.S., the surcharge fee is waived. By visiting **CO-OP's** website at <http://co-opnetwork.org/>, you will be able to find surcharge-free ATM's in the area. ATM cash withdrawals made outside the U.S. are subject to foreign transaction fees.

**When a withdrawal is made at an ATM, the screen prompts for an account (e.g., Savings, Checking, Money Market), which do I choose?**

Always select "CHECKING" when making an ATM withdrawal.

**Can an ATM fee be avoided?**

Yes, it can! Instead of receiving cash at an ATM, when making purchases at many retailers, such as grocery stores, select "DEBIT" and enter your PIN to request cash back as part of your purchase. Some retail stores may charge a fee. Ask before making purchase.

**Can I make purchases on the Internet with my card?**

Yes, you can make purchases on the Internet up to the available balance.

**What if I have a question or problem – such as the card not working or being lost or stolen?**

Call the toll-free number at any time and follow the recorded instructions. You may also speak with a customer service representative for free 2 times per month. A \$5.00 fee will be deducted from your card on the 3<sup>rd</sup> live representative call.

**How do I change my PIN?**

Via the Internet, access [www.CUMONEY.com](http://www.CUMONEY.com) and login with your card number and current PIN. The system will allow you to change your PIN. You can also change your PIN by calling the toll-free number on the back of your card. If you have forgotten your PIN, you can call the toll-free number to reset this back to the last 4 digits of the home phone listed. Security information will need to be provided before PIN change will be accepted.

**Can I pay bills with my card?**

Yes, log into the bill payer site you would like to set-up with bill payment.

If the biller requests a debit card, use your CUMONEY Visa Everyday Spend prepaid card.

If the biller requests Routing and Account numbers,

1. Log-in to [cumoney.com](http://cumoney.com) or the CUMONEY mobile app with your user name and password.
2. Via [cumoney.com](http://cumoney.com), click on the Direct Deposit Page under the Fund My Card tab.  
OR  
Via the *CUMONEY mobile app*, access the Direct Deposit Info by tapping the Manage Card button on the Main Menu.
3. Fill out employer's or provider's direct deposit form with the routing and account numbers on the Direct Deposit Info & Page.

If employer or provider requires a voided check, print the check image on the Direct Deposit Page provided only on cumoney.com.

Note: The account number is specific to your Everyday Spend Card and generated once you log-in and open the direct deposit info & page.

**Can I let someone else use my card?**

No, the reloadable card is embossed with your name and will only be accepted at merchants by you, the Cardholder.

**Can my card be replaced if it is lost or stolen?**

Yes, your card can be replaced and the outstanding balance transferred by calling the toll- free number that is on the back of your card, on your card carrier, and on your cardholder agreement. A fee of \$10.00 will be assessed for a replacement card. Please see the CUMONEY Everyday Spend Cardholder Agreement for any other applicable fees.

**Is there a fee for a reissued Card?**

No, there is no fee. Your card will automatically be reissued if it is not blocked and has an available balance. Please see the CUMONEY Everyday Spend Cardholder Agreement for any other applicable fees.

**Can a Card be used internationally?**

Yes, the Card can be used wherever Visa is accepted. International transactions will be assessed up to 2% of the transaction amount when a currency conversion occurs. Please see the CUMONEY Everyday Spend Cardholder Agreement for any other applicable fees.

**Can my Card ever have a negative balance?**

Yes, any authorization request that is greater than the Card's available balance will be declined. However, there can be times when a Visa merchant forces an item through without prior authorization. If this occurs, you will be required to either reload funds onto the Card or make a payment to cover the negative amount.

**Is my Card account protected against fraud?**

Yes, with Visa's Zero Liability coverage, you can shop wherever Visa Debit is accepted- risk free. You are not liable for unauthorized use on your Card. This applies only to signature based transactions. Does not apply to ATM or PIN based transactions.

Contact us at once if you believe your Card has been lost or stolen so that your Card may be blocked or reissued. Telephoning us as soon as possible is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer funds from your Card without your permission, call us at 1-833-729-2853 within two (2) business days. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa transactions on your Card is zero if you were not negligent or fraudulent in the handling of your Card. Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Call us or visit [www.visa.com/security](http://www.visa.com/security) for more details.