

CUMONEYSM PREPAID DEBIT Products

All CUMONEYSM Products offered by LSC[®] are accepted worldwide

	TravelMoney	Everyday Spend	Gift Cards
Common Cardholder Fees**	\$0 Monthly Service Fee	\$1.75 Monthly Service Fee begins as soon as card is loaded	\$5 Monthly Service Fee begins after 12 months of no activity
	\$5 Inactivity Fee begins in 11th month	\$3 Inactivity Fee begins in 4th month	\$0 Inactivity Fee
	\$0 PIN Change Fee	\$0 PIN Change Fee	
	2% Foreign Currency Exchange Fee	1% Foreign Currency Exchange Fee	1% Foreign Currency Exchange Fee
	Free Signature and PIN POS Purchase Transactions	Free Signature and PIN POS Purchase Transactions	Free Signature and PIN POS Purchase Transactions
	\$0.50 Denied Transaction Fee	\$0.50 Denied Transaction Fee	\$0 Denied Transaction Fee
	\$1.50 ATM Balance Inquiry Fee	\$0 ATM Balance Inquiry Fee	
	\$1.50 ATM Withdrawal Fee (domestic)	\$1.50 ATM Withdrawal Fee (domestic)	Free ATM Withdrawal (domestic)
	\$2.00 ATM Withdrawal Fee (international)	\$1.50 ATM Withdrawal Fee (international)	Free ATM Withdrawal (international)
	FREE Text and Email Alert Messages	FREE Text and Email Alert Messages	
Event Cardholder Fees**	\$0 OTC Cash Advance Fee	\$0 OTC Cash Advance Fee	
	\$5 Lost/Stolen Replacement Card Fee	\$5 Lost/Stolen Replacement Card Fee	\$10 Lost/Stolen Replacement Card Fee
	N/A Reissued Card Fee	\$3.50 Reissued Replacement or Damaged Card Fee	
	\$15.00 Negative Balance Fee	\$0.50 Negative Balance Fee	\$0 Negative Balance Fee
	\$15.00 Cash Out Fee	\$15.00 Cash Out Fee	
	VRU 4 calls per month free, \$0.50 on 5th call and each call thereafter	VRU 4 calls per month free, \$0.50 on 5th call and each call thereafter	FREE VRU (Voice Response Unit) Calls
	Live Cust Svc 2 free, \$5 on 3rd and each call thereafter or member can opt-out	Live Cust Svc 2 free, \$5 on 3rd and each call thereafter or member can opt-out	FREE Live Customer Service Calls
Max Loads	unlimited	unlimited	1 - only initial load allowed
Reload Fee	\$2.00	\$0.50	n/a
Load / Reload Process	Unlimited Loads: \$100 minimum At Aberdeen FCU or at the cardholder website www.cumoney.com	Unlimited Loads: At Aberdeen FCU = \$50 minimum, At www.cumoney.com, Ready Link, or via the auto-fund feature = \$10 minimum	At CU (No Reloads)
Source of Funds	Cash at CU and Member's CU Accounts	Cash at CU and Member's CU Accounts	Cash at CU
Min Load Amount	\$100	\$50 at Aberdeen FCU or \$10	\$10
Max Load Amount	\$2,500 online at cumoney.com, \$5,000 at the credit union, daily max not to exceed \$5,000 max card value	\$2,500 online at cumoney.com, \$5,000 at the credit union, daily max not to exceed \$5,000 max card value	\$1,000
Max Card Value	\$5,000	\$5,000	\$1,000
Card Features & Benefits	Non-Personalized	Personalized	Non-personalized
	instant issue at cu	mailed directly to cardholder within 7 to 10 days	instant issue at cu
	Embossed with "Worldwide Traveler"	Embossed with cardholder name	Embossed with "A Gift For You"
		FREE Bill Payment	
	VISA TravelMoney Enhancements****		
	2 year card length	2 1/2 year card length	7 year card exp from date of order/5 year funds exp from date of last use
	no reissue, disposable	auto reissues on active cards	no reissue, disposable
	VISA, Pulse and Plus access	VISA, Pulse and Plus access	VISA, Pulse and CU24 access
	Signature, POS and PIN Purchases	Signature, POS and PIN Purchases	Signature, POS and PIN Purchases
	ATM and OTC Cash Advances are allowed (Alliance One, Cash America and CO-OP surcharge free networks)	ATM and OTC Cash Advances are allowed (Alliance One, Cash America and CO-OP surcharge free networks)	ATM withdrawals and OTC Cash Advances are allowed
	Hotel and Car Rental Transactions are allowed	Hotel and Car Rental Transactions are allowed	Hotel or Car Rental Transactions see below***
	Restaurant, the authorization amount will be increased by 20%***	Restaurant, the authorization amount will be increased by 20%***	Restaurant, the authorization amount will be increased by 20%***

*One monthly fee for all branded prepaid programs.

**See presentation documentation for listing of all cardholder fees. Other event fees: Rush Delivery Fee \$35

***Gift Cards: Gas Pay at Pump, Hotel and Car Rental transactions allowed, but not recommended. Due to the nature of certain purchases, the full purchase amount may not be known when the card is initially swiped for approval.

For purchases made at a restaurant, the purchase amount will be increased by 20% while being authorized by Visa, therefore; sufficient funds must be available for the whole amount. Once the gratuity, if any, is added to the original purchase, only the final amount will be deducted from Your balance.

****VISA TravelMoney Enhancements

Purchase Security: within 90 days of the date of purchase; \$500 max per claim; \$50,000 max per cardholder

Travel & Emergency Assistance Services: 800-VISA-911

Lost Luggage Reimbursement: \$250 per trip, \$1,000 max per cardholder

(Cardholders receive an Enhancement Brochure for details and disclosure.)