

CUMONEY Everyday Spend

FAQs: Frequently Asked Questions

Q. Is my Everyday Spend card the same as a credit card?

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

Q. Is my Everyday Spend card like a debit card?

A. Yes and no. Like a debit card, you can 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 savings or checking account is not associated with the card.

Q. How do I activate my card?

You will need to activate your card prior to your first use of the card. Please call the toll-free number on the card carrier to access the automated service. Follow the prompts, including entering the last 4 digits of the telephone number that was provided upon purchase. The system will acknowledge that your card is now activated and ready for use.

Q. Where can I use my card?

A. Your card can be used for purchases in most situations such as where Visa debit cards are accepted.

Q. How can I reload my Everyday Spend card?

There are four ways to fund your Everyday Spend card:

1. At your credit union. Visit your credit union to load funds onto your card.
2. Online. Visit www.cumoney.com to load funds from a checking account, debit or credit card.
3. Visa ReadyLink locations. Visit 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!

Q. Are all payment of purchases handled the same way?

A. No. There are differences with all transactions as they are authorized and paid. Certain merchants swipe the card and request an authorization before the final purchase price is known. Cards used at automated fuel dispenser (pay at the pump) will automatically request and hold a minimum of \$51 to be available. Restaurant purchases are increased at authorization an additional 20% to accommodate any tip added. 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 balance until the final settlement occurs. This is usually done within a 3-day time frame, but some merchants such as hotels cruise lines and car rentals may hold funds against the balance

for up to 5 days, as well as hold any additional funds which may be added to the authorization amount.

Cardholders should never attempt a transaction unless they know the balance on the card and what the final purchase will be. **Please see the Prepaid Debit Card Agreement for any other applicable fees.**

Q. Are there fees associated with my card?

A. Yes, please read the Prepaid Debit Card Agreement for all applicable fees.

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

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

Q. Will I be assessed a fee at an ATM?

A. Yes, you will be charged a fee of \$1.50 for ATM withdrawals. Please see the Prepaid Debit Card Agreement for any other applicable fees.

Q. Can I make purchases on the Internet with my card?

A. Yes, you can make purchases on the Internet with your card up to the amount of available funds on the card.

Q. How do I know what I have spent or have available?

A. You can get your balance anytime by accessing www.cumoney.com or by calling the number on the back of your card. **Please see the Prepaid Debit Card Agreement for any other applicable fees.**

Q. What if I have a question or problem - such as the card not working or being lost or stolen?

A. Call the toll-free number on the back of your card at any time and follow the recorded instructions. You may also speak with a customer service representative up to 4 times per month at no charge. Thereafter, a fee of \$5.00 will be deducted from your card.

Q. How can I check the available balance on my card?

A. Your available balance can be obtained by logging into the website www.cumoney.com and going to the Account Balance page. You may also call the toll-free number on the back of your card.

Q. How can I track my spending?

A. You can track your spending in two ways. You can log in to the website - www.cumoney.com or call the toll-free number on the back of your card.

Q. How do I change my PIN?

A. Via the Internet, access www.cumoney.com and login with your card number and 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.

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

A. 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.

Q. May I let someone use my card?

A. No. The reloadable card is embossed with your name and will only be accepted at merchants by you.

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

A. Yes, your card can be replaced and the outstanding balance replaced by calling the toll-free number that is on the back of your card, on your card carrier, and on your disclosure. A fee of \$5.00 will be assessed. **Please see the Prepaid Debit Card Agreement for any other applicable fees.**

Q. Can I use my card internationally?

A. Yes, wherever Visa is accepted. Cross border transactions will be assessed a 1% currency conversion fee. **Please see the Prepaid Debit Card Agreement for any other applicable fees.**