Card Features. Your Card is accepted anywhere worldwide that Visa cards are accepted. Features of your Card include: 24/7 live operator support to cardholders; Lost and Stolen Card Reporting Services; Cardholder Inquiry, To report Lost or Stolen Card; Emergency Replacement Services; Emergency Cash Services; Lost Luggage Reimbursement; Purchase Security; Roadside Assistance; and Travel and Emergency Assistance Services. For more information on these features, visit www.cumoney.com or call 1-833-729-2853.

Using the Card. You may add funds in a minimum amount of $100, with a maximum of $5,000 at any time. You may use the Card to withdraw funds, receive cash advances, make PIN-based transactions, and/or merchant purchases. You may be asked to sign a receipt or enter your PIN for the transaction. The dollar amount of the purchase will be deducted from your Funds Balance. Any funds remaining on your Card will be considered part of your Funds Balance. For merchant PIN transactions, you may make 25 transactions daily, with a $1,000 daily maximum. For merchant PIN transactions, you may make 25 transactions daily, with a $2,500 daily maximum or your Funds Balance, whichever is less. For merchant signature purchases, you may make 25 transactions daily with a $5,000 daily maximum or your Funds Balance. Whenever a transaction is rejected for a merchant's refusal to accept your Card, if you have not authorized the merchant to make a debit transaction and to use your Card to make cash withdrawals at an ATM. This card is non-transferable and the only 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.

Returns and Refunds. To return or receive a refund for any reason, you must provide a receipt or other evidence that you purchased the item with your Card. Unused funds may be turned over as unclaimed property pursuant to applicable law.

Card Activation and Personal Identification Number. You must sign the back of your Card and activate your Card before use at www.cumoney.com or by calling 1-833-729-2853 and following the instructions. You can visit www.cumoney.com or call 1-833-729-2853 to select a new Card Access PIN. The PIN allows you to verify your identity when making a purchase as a debit transaction and to use your Card to make cash withdrawals at an ATM. If you do not use your Card for 12 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 or add funds to the Card.

Replacement card fee. You may get a replacement card for $5.00.

Express delivery. $35.00 plus $5.00 fee charged for expedited delivery of a Card.

Automated phone customer service call. $0.50 per call per month, a $10.00 fee charged for each call made to the automated voice response system.

Live customer service call. $5.00 per call, $2.00 fee charged for each call made to a live customer service representative.

You may make up to 3 ATM transactions and receive cash advances within the first 30 days of your Card activation. A $2.00 fee is charged for each ATM withdrawal if you use an ATM with our logo or you may also be charged an additional fee by the ATM owner or operator. 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 rate, which rate may vary from the rate Visa receives, or the rate handled by a government or governing body in effect for the applicable processing date.

Additional Terms. We agree to maintain the Card for you and to perform the duties set forth in this Agreement. By activating or using the Card, or permitting anyone else to use the Card, you agree to the provisions of this Agreement. Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive your rights by delaying or failing to exercise them at any time. You are not permitted to resell Visa TravelMoney Cards.

Severability. If a provision of this Agreement is held to be invalid or unenforceable, that finding will not affect the enforceability of any other provision of this Agreement.

Governing Law. This Agreement is governed by Illinois law, and venue and venue for state and federal court proceedings will be in the applicable state or federal court for DuPage County, Illinois.

Information Given to Third Parties. We may collect and disclose information (including personally identifiable information) to protect about you, your Card and the transactions related to your Card (“Cardholder Information”). The types of information we may collect includes: (i) information about purchases made with the Card, such as date of purchase, amount and place of purchase; and (ii) information you provide to us when you apply for a Card or for replacement Cards, or when you contact us with customer service issues, such as name, address, and phone number. The types of information we may disclose include: (i) in order to perform our services; (ii) in order to perform our services; (iii) in order to prevent, investigate or report possible illegal activity; (iv) in order to secure transactions on the Card; and (v) as otherwise permitted by law. When you no longer own our customer, we continue to share your information as described in this notice.

Information Security. Only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic, and procedural security measures that comply with federal regulations to safeguard Cardholder Information.

To view the complete Privacy Policy for your Card, visit www.cumoney.com.