

**CU Money VISA Travel Card**  
***Better than travelers checks!***



**The CU Money VISA Travel Card is your perfect travel companion, offering safety and convenience at home or abroad.**

Our VISA Travel Card is a prepaid debit card that can be used anywhere in the world that Visa debit cards are accepted, including ATMs. Our CU Money VISA Travel Card is a convenient and secure way to take your money with you when you travel. It's also prepaid and reloadable, and is not attached to your other United 1st accounts or cards.

Review the advantages of the CU Money VISA Travel Card:

Reloadable – from \$100 to \$5,000

24/7 online account management at [www.cumoney.com/](http://www.cumoney.com/)

ATM & PIN Access\*

Accepted worldwide at over 22 million VISA locations

90 Day Purchase Protection & Emergency card replacement

Travel Assistance & Lost Luggage Reimbursement

*\* You will be provided the ATM PIN at the time of purchase. ATM fees may apply.*

The VISA Travel Debit card is also convenient way to cover the costs of lodging and car rental reservations so your own United 1st FCU account is not affected by holds. You don't need to limit the card just for travel – it's a great choice for college students, awards, or as a gift to someone special. Purchase a CU Money VISA Travel Card for a small fee of \$5.95 per card at any of our five Member Service Locations.

**Important Contact Information:**

CU Money Travel Card Activation – 877-850-9650

Lost or Stolen CU Money Travel Card – 877-850-9650

Travel & Emergency Services for CU Money Travel Cardholders – 800-VISA-911

CU Money Travel Card Account information – [www.cumoney.com](http://www.cumoney.com)

## **What Types of Transactions are allowed?**

The CU Money card is accepted at all VISA participating merchants worldwide. There is a limit to certain types of transactions, and they are as follows:

- PIN Point of Sale (Using as a Debit Transaction) – 25 per day/\$2,500 daily maximum
- Signature Transactions (Using as a Credit Transaction) – 25 per day/\$5,000 daily maximum
- ATM Withdrawals Domestic – 3 per day/\$500 daily maximum
- ATM Withdrawals International – 3 per day/\$500 daily maximum
- Cash Advance – 2 per day/\$1000 maximum limit
- Pay at the pump gasoline transaction is allowed, however, you must have a balance of \$51.00 or higher available.

Please note that Internet Gaming Website Transactions are NOT allowed.

## **What Types of Fees will the cardholder incur?**

Please refer to the Terms and Conditions provided at the time of sale for all applicable fees, terms, benefits, and conditions. There is a purchase price of \$5.95 per card.

- Re-load fee - \$2.00 per each load after the initial load
- ATM Balance Inquiry Fee - \$1.50 plus ATM Surcharge
- ATM Withdrawal Fee (Domestic) - \$1.50 plus ATM Surcharge
- ATM Withdrawal Fee (International) - \$2.00 plus ATM Surcharge
- Over the counter Cash Advance Fee - \$5.00
- Inactivity Fee - \$5.00 and begins on the 11<sup>th</sup> month of inactivity
- Denied Transaction Fee at a Merchant or ATM - \$.50 per incident
- Card Replacement Fee - \$5.00
- Cash-Out Fee - \$15.00
- Negative Balance Fee - \$15.00

- Card Rush-Delivery Fee - \$35.00 minimum
- Foreign Currency Exchange Fee – 2% of the transaction amount
- Restaurant authorizations will incur a 20% increase
- No Monthly Maintenance Fee