HIGHWAY CROSSROADS CREDIT UNION
We always go the extra mile

471 York Drive
Sikeston, MO 63801-2170
(573) 472-5373
www.mycrossroadscu.com

CUMoney Everyday Spend Fee Summary

All fees	Amount	Details
Get started		
Account opening	$10.00	Up to $10.00. Varies by credit union; check with your branch at time of purchase.
Monthly usage		
Monthly fee	$3.95	A $3.95 monthly maintenance fee will be applied until the value of your Card reaches zero.
Inactivity fee	$0	There is no fee charged for any period of inactivity.
Add money		
Cash reload	$0	There is no fee charged to add funds to your card.
Value reload - electronic	$0	There is no fee charged to add funds to your card.
Value reload - check	$0	There is no fee charged to add funds to your card.
ACH value reload - deposit	$0	There is no fee charged to add funds to your card.
Visa ReadyLink	$0	There is no fee charged to add funds to your card.
Spend money		
Denied transaction	$0	There is no fee charged if a transaction is denied.
Get cash		
Value unload	$0	There is no fee charged to remove all remaining funds from your Card.
ATM cash withdrawal - United States	$1.50	A $1.50 fee is charged for each US ATM withdrawal. This is our fee. If you use an ATM not owned by us, you may also be charged an additional fee by the ATM owner or operator.
International ATM withdrawal	$1.50	A $1.50 fee is charged for each international ATM withdrawal. This is our fee. If you use an ATM not owned by us, you may also be charged an additional fee by the ATM owner or operator.
Information		
Automated phone customer service call	$0.50	After the 4th call per month, a $0.50 fee is charged for each call made to automated voice response system.
Live customer service call	$5.00	After the 2nd call per month, a $5.00 fee is charged to call a live customer service representative.
ATM balance inquiry - United States	$0	If you use an ATM not owned by us, you may be charged a fee by the ATM owner or operator.
International ATM balance inquiry	$0	If you use an ATM not owned by us, you may be charged a fee by the ATM owner or operator.
Using your card outside the U.S.		
International transaction fee	2%	A conversion fee of up to 2% of the international transaction amount is 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 date, which rate may vary from the rate Visa receives, or the rate mandated by a government or governing body in effect for the applicable processing date.
Other		
Replacement card fee	$10.00	You may get a replacement card for $10.00.
Express delivery	$35.00	A $35.00 fee is charged for expedited delivery of a Card.

Your funds are not NCUA insured. Your funds will be held at or transferred to Services Credit Union. If Services Credit Union fails, you are not protected by NCUA deposit insurance and could lose some or all of your money. Your card is registered at account opening for other protections.

No overdraft/credit feature.

Contact Services Credit Union by calling 1-833-729-2853, by mail at P.O. Box 3107, Naperville, IL 60566-7107, or visit www.cumoney.com

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.