

This cardholder agreement ("Agreement") sets forth the rights and responsibilities of your CUMONEY Visa Everyday Spend Card ("Card"). Your Card was issued by Services Credit Union ("SCU"). ICUL Service Corporation ("Envisant") administers the CUMONEY Visa Everyday Spend Card program. In this Agreement, "you" and "your" mean the cardholder and "we" "us" and "our" mean SCU and/or Envisant. This Card is not a credit union membership account, does not earn dividends, and is not federally insured with the National Credit Union Administration. SCU is insured by American Share Insurance. "ATM" means any terminal at which you use your Card to access your Card funds. "Funds Balance" means an amount equal to the United States Dollar amount you add to your Card initially and from time to time thereafter, minus any amount obtained by you through the use of your Card, and minus any fees, charges, conversion fees and other expenses incurred in connection with your Card.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

Write down your Card number and the customer service number (1-833-729-2853) provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference. This Agreement applies to plastic Cards (a physical plastic card) and virtual Cards (an electronic prepaid card account without a physical plastic card).

**Card Activation and Personal Identification Number.** For a plastic Card, you must sign the back of your Card and activate your Card before use at [www.cumoney.com](http://www.cumoney.com) or by calling 1-833-729-2853 and following the instructions. You can visit [www.cumoney.com](http://www.cumoney.com) or call 1-833-729-2853 to select a four-digit Personal Identification Number ("PIN"). The PIN allows you to process your Card purchase as a debit transaction and to use your Card to make cash withdrawals at an ATM. This card is non-transferable and only the 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.

For a virtual Card, you must activate your card and create a PIN by following the instructions provided by email with the virtual Card.

**Card Features.** For a plastic Card, your Card is accepted anywhere worldwide that Visa cards are accepted. For a virtual Card, your Card is accepted for electronic commerce ("e-commerce"), mail order, or telephone orders, anywhere worldwide that Visa cards are accepted. You may also use your virtual Card in person at merchants through Apple Pay, Samsung Wallet, Google Pay and Garmin Pay. Features of your Card include: 24/7 live operator support to cardholders; Lost and Stolen Card Reporting Services; and Cardholder Inquiry Services. For more information on these features, visit [www.cumoney.com](http://www.cumoney.com) or call 1-833-729-2853.

**Using the Card.** You may add funds in a minimum amount of \$10, 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 use the Card to make and receive person to person ("P2P") transfers of any amount. P2P transfers to your Card are not a "value reload" and are not subject to the value reload fee. 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. For merchant PIN transactions, you may make 25 transactions daily, with a \$1,500 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, whichever is less. We are not responsible for a merchant's refusal to accept your Card. If you give your Card to another person or allow another to access your Funds Balance, you will be deemed to authorize all transactions until you give us notice that further transactions are not authorized.

Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to using your Card, your Card is likely to be declined if the balance is less than the total transaction.

If you use your Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$75.00 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, there may be a preauthorization of the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may not make preauthorized regular payments from your Card Account. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days. For a list of the current hold amounts, please visit [www.cumoney.com](http://www.cumoney.com).

If you use your Card number without presenting your Card (such as for a mail order, telephone, or e-commerce), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make with your Card. Your Card cannot be redeemed for cash. You may not use your Card for online gambling or any illegal transaction. You may not use your Card for any unlawful purpose, including the purchase of goods or services prohibited by applicable laws or regulations.

Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable fees. There is no overdraft protection with your Card. You are not allowed to exceed the available amount on your Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card, you shall remain fully liable to us for the amount of the transaction and any applicable fees.

**ATM Transactions and Cash Advance.** You may use your plastic Card to make ATM withdrawals and a virtual Card may be used at ATMs through a mobile wallet if the ATM is enabled for contactless transactions. Your Card may be used at any ATM with the Visa Plus logo or any of the other logos on the back of your card. You will need to enter your PIN and follow the ATM instructions. You may make up to 10 ATM withdrawals per day, with a \$300 daily maximum or your available funds balance, whichever is less. Our fees are listed below. There may be additional fees and/or limitations established by the ATM owner or operator. You may also obtain a cash advance over the counter at any Visa Member financial institution. You may request 2 cash advances daily, with a \$1,000 daily maximum or your available funds balance, whichever is less.

**Returns and Refunds.** We are not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with your Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds and agree to the refund policy of that merchant.

**Expiration.** Your Card will expire when the "good thru" date printed on the front of your Card or on your virtual Card has passed. The funds on the Card do not expire. You will not be able to use your Card after the expiration date; however, you may request a replacement Card by following the procedures in the paragraph labeled "Card Replacement". Unused funds may be turned over as unclaimed property pursuant to applicable law.

**Card Replacement.** If you need to replace your Card, please contact us at 1-833-729-2853 to request a replacement Card. You will be required to provide personal information which may include your 16-digit Card number, full name, transaction history, and other relevant information. Virtual Cards will only be replaced with another virtual Card and plastic Cards will only be replaced with another plastic Card.

**Receipts.** You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

**Card Balance/Periodic Statement.** You are responsible for keeping track of your Card's available balance. Merchants generally will not be able to determine your available balance. It's important to know your available balance before making any transaction. You may access your available balance by calling 1-833-729-2853, visiting [www.cumoney.com](http://www.cumoney.com) or via the CUMONEY Mobile App.

**Your Liability for Unauthorized Transactions.** Contact us at once if you believe your Card has been lost or stolen so that your Card may be blocked or reissued. Telephoning us as soon as possible is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer funds from your Card without your permission, call us at 1-833-729-2853 within two (2) business days. Under Visa U.S.A. Inc. Operating Regulations, your liability for unauthorized Visa transactions on your Card is zero if you were not negligent or fraudulent in the handling of your Card. Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Call us or visit [www.cumoney.com](http://www.cumoney.com) or [www.visa.com/security](http://www.visa.com/security) for more details. We reserve the right to require a written statement from you and to conduct an investigation into the validity of any claim of an unauthorized transaction. You agree to cooperate with any investigation we may make.

**Limitation of Our Liability.** We will not be liable to you under certain circumstances, including: (a) if you fail to complete a transaction; (b) if, through no fault of ours, you do not have enough money on your Card to make the transaction (the transaction exceeds your Funds Balance); (c) if the ATM or data processing system is not working properly; (d) if an ATM does not have enough cash; (e) if you attempt to withdraw more than the ATM limit; (f) if your transaction is rejected due to preauthorization procedures; and/or (g) if circumstances beyond our control prevent the transaction.

**Fees.** The following fees apply to your Card:

All Fees	Amount	Details
Account opening	Up to \$10.00	Varies by credit union; check with your branch at time of purchase.
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.
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 express delivery of a Card.
Automated phone customer service call	\$0.50	After the 4 <sup>th</sup> call per month, a \$0.50 fee is charged for each call made to the automated voice response system.
Live customer service call	\$5.00	After the 2 <sup>nd</sup> call per month, a \$5.00 fee is charged to call a live customer service representative.
ATM balance inquiry (US and international)	\$0	If you use an ATM not owned by us, you may be charged a fee by the ATM owner or operator.
ATM cash withdrawal fee—US	\$1.50	A \$1.50 fee is charged for each US ATM withdrawal. 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 for withdrawal & up to 2% of transaction amount for conversion fee	A \$1.50 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 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.
Value unload	\$0	There is no fee charged to remove all remaining funds from your Card.
Denied transaction	\$0	There is no fee charged if a transaction is denied.
Value reload	\$0	There is no fee charged to add funds to your Card.
International transaction	Up to 2% of transaction amount for conversion fee	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.

**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 our rights by delaying or failing to exercise them at any time. You are not permitted to resell Visa Everyday Spend 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 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 third parties about you, your Card and the transactions related to your Card ("Cardholder Information"). The types of information we may collect includes: (a) information about purchases made with the Card, such as date of purchase, amount and place of purchase; and (b) 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) where it is necessary or helpful for completing a transaction; (ii) in order to verify the existence and condition of the Card for a third party (e.g., a merchant); (iii) in order to comply with any law or to comply with requirements of any government agency or court order; (iv) if you give us your written consent; (v) to service providers who administer the Card or perform data processing, records management, collections, and other similar services for us, in order that they may perform those services; (vi) in order to prevent, investigate or report possible illegal activity; (vii) in order to issue authorizations for transactions on the Card; and (viii) as otherwise permitted by law. When you are no longer 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](http://www.cumoney.com).