

**Bayer Heritage FCU
CUMONEY Everyday Spend Fee Summary**

Fee Category	Fee Type	Amount
Total Cost of Setup:	Activation	Free
	Cost of Card	\$5.00
Maintenance:	Service	\$1.75 per month
	Inactivity	\$3.00 per month after 3 months of inactivity
Spend Money:	Signature Purchase	Free
	PIN/POS	Free
	Bill Pay	Free
	Daily Transactions	Up to \$5,000.00
Get Money:	Cash Advance	Free*
	Cash Advance Daily Limit	\$1,000.00
	Cash Back at Merchant	Free*
	International Conversion	2% of the transaction amount when a currency conversion occurs or .8% of the transaction amount when a currency conversion does not occur
	ATM Balance Inquiry	Free*
	ATM Withdrawal	\$1.50*
	Daily ATM Withdrawal Limit	\$310.00 or 10 transactions
Add Money:	Reload	\$0.50*
	Minimum Loadable Amount	\$10.00
	Maximum Loadable Amount	\$5,000.00
	Direct Deposit	Free
Information:	VRU	4 Free, \$.50 for any calls after the first 4 in any given calendar month
	VRU Opt-Out to Live Operator	2 Free, \$5 for any calls after the first 4 in any given calendar month
Other:	Cash Out	\$15.00
	Replacement Card	\$5.00 will be taken off the balance of the card if there is a request to replace a lost or stolen card.
		\$3.50 will be taken off the balance of the card if there is a request to reissue a damaged card prior to natural expiration.
	Reissue Expired Card	Free
	Rush Delivery	\$35.00
	Denied Transaction	\$.50*

***Third party fees may apply**

Except where prohibited by law, Your Card is valid through the expiration date on the front of the card. Contact the issuing credit union if there is a remaining Funds Balance when Your Card expires.

<http://www.cumoney.com/>

Cardholder Customer Service: 833-729-2853