

Visa Travel Cards: Information & Fees

Visa Travel Cards can range in value from a **minimum of \$100** up to a **maximum of \$5,000** and unlimited reloads.* (see details below).

Cards may also incur the following fees. The fees listed below are deducted directly from your card balance by Service Credit Union (SCU), *not JFCU*.

FEE TYPE	AMOUNT
Card Replacement	\$5.00
ATM Withdrawal (Domestic) / Balance Inquiry	\$1.50
International ATM Withdrawal	\$2.00
Denied ATM Fee	\$0.50
Over-the-counter Cash Advance	\$5.00
Cash Out Option	\$15.00
Overdraft Fee	\$15.00
Inactivity Fee (<i>after 10 consecutive months; fee deducted in month 11</i>)	\$5.00
Customer Service Call (<i>2 free per month; fee deducted on 3rd call</i>)	\$5.00 ea.
VRU Transaction Fee (<i>4 free per month; fee deducted on 5th call</i>)	\$0.50 ea.
Foreign Conversion Fee	2%

Monthly maintenance/service is **FREE** as are travel enhancements such as purchase security, travel & emergency assistance and lost luggage reimbursement. No fees are charged for signature or pin-based POS (point of sale) transactions at merchant locations. Checking your balance is also free using the CUMoney online service at www.cumoney.com.

The first time you visit the CUMoney site, you will need to click on the “Visa TravelMoney” card, then on the link to “ENROLL NOW” and proceed entering the prompted information that is requested. This will require you to create a username and password as well as security questions. When asked for your Routing Number, enter: **272484836**. You will also need your Account Number.

In addition to checking your balance through www.cumoney.com, you will also be able to add funds to your card. There is a minimum reload of \$100 and maximum of \$5,000. You will be charged \$2.00 for each reload and can reload your card as many times as you like. **Please keep in mind, funds will take approximately 3 to 5 business days to post to your card.*

Customer Service can be reached by calling **(877) 850-9650**.