

You may add funds in a minimum amount of \$10 to Your Card but the Funds Balance may not to exceed \$5,000 at any time. There is a 3 to 5 day hold on funds transferred from Your account to Your Card

You may use the Card to withdraw funds, receive cash advances, make PIN-based transactions, and/or merchant purchases. At the time of each purchase, 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 twenty-five (25) transactions per day with a \$1,500 daily maximum or Your Funds Balance, whichever is less.

For merchant signature purchases, You may make 25 transactions per day with a daily maximum of \$5,000 or Your Funds Balance, whichever is less.

If You improperly receive value greater than the Funds Balance, You will be liable for the amount by which Your transaction exceeds the Funds Balance.

SCU is not responsible for a merchant's refusal to accept Your Card. You may request 2 cash advances per day, with a maximum \$1,000 daily limit. Your Card may not be refunded or exchanged for cash or credit

ATM Transactions. You may use Your Card to make ATM withdrawals. You will need to enter Your PIN and follow the ATM instructions. You may make up to ten 10 ATM withdrawals per day, with a daily maximum of \$300. SCU's ATM withdrawal fee is listed below. There may be additional fees and/or limitations established by the ATM owners/operators.

Fees. Other than a fee imposed for international transactions, there are no fees to use the Card to purchase goods and services. Except where prohibited by law, the following fees apply and may be deducted from your Funds Balance:

International Transaction Fee. A fee will be assessed on international transactions in the amount of 1% of the international transaction amount if there is a currency conversion, or 0.8% of the international transaction amount if a currency conversion is not performed.

ATM Withdrawal Fee. An ATM fee of \$1.50 will be deducted from Your Funds Balance for each ATM withdrawal.

Maintenance Fee. \$1.75 will be deducted from Your Funds Balance monthly and will occur until Card expiration or until the Funds Balance is \$0.

Funding Fee. Each time Funds are added to Your Card, \$0.50 will be deducted from Your Funds Balance.

Denied Transaction Fee. If a transaction is denied, either at an ATM or a merchant, a \$0.50 fee will be deducted from Your Funds Balance.

Inactivity Fee. If You fail to use Your Card for ninety (90) consecutive days, Your Card will be assessed a monthly fee of \$3.00 beginning the next month. The fee will occur monthly until funds are added to the card, use of the card resumes, or the Card expires.

Closed, Lost or Stolen Card Replacement Fee and Expedited Delivery Fee. To close or replace a lost or stolen Card, \$5.00 will be deducted from Your Funds Balance. A \$35 fee will be deducted from Your Funds Balance if You request expedited delivery of a replacement card.

Cash Out Fee. A \$15.00 fee will be deducted from Your Funds Balance if you request to close and remove all funds from Your Card.

Card Reissue Fee. A \$3.50 card reissue fee will be deducted from Your balance to issue a new Card upon Card expiration. A new Card will be issued provided the previously issued Card did not have a negative balance and was not reported as closed, lost or stolen.

VRU Usage. Your Card will be assessed a \$0.50 fee per telephone call to the automated voice response system after 4 calls per month. Your Card will be assessed a \$5.00 fee per telephone call to live customer service after 2 free calls per month.

Negative Balance Fee. A \$0.50 fee will be deducted from Your Funds Balance for each overdraft.

Customer Service. To check Your Funds Balance or review recent transactions, You may visit www.CUMONEY.com. You may call toll-free 877-850-9650, 24 hours a day, 7 days a week.

Restaurant Usage. For purchases made at a restaurant, the amount will be increased by 20% while being authorized; therefore, sufficient funds must be available for the increased amount. Once the gratuity, if any, is added to the original purchase, only the amount of the purchase plus the added gratuity (if any) will be deducted from Your Funds Balance.

Returned or Exchanged Merchandise. SCU is not responsible for services or merchandise purchased with the Card or any damages resulting from Your Card use. If You have a problem with merchandise or services purchased, You need to resolve the problem with the merchant. Exchange or return of merchandise purchased is governed by the merchant's procedures and policies applicable at the time of exchange or return.