

# Reloadable Debit Cards – The Facts

## Getting Started

- You will need to complete an application and turn it in to Southern Security so that we may order your card.
- Your card will be mailed to your address on file and will take 7 – 14 days before you receive it.
- The initial cost of the card is \$9
- The card is renewable and automatically renews if your card is in good standing. If the card is inactive, it will not renew.

## Funding Your Card

When loading your card, you're actually transferring money from your account to the card.

- Cost per funding or re-loading is 50¢, even if multiple reloads occur in the same day (maximum of 5 per day).
- Re-loads may be made online or by Southern Security. What's the difference? If Southern Security reloads your card, your funds will be available within 24 hours. If you reload online, your funds will be available after three business days.
- You are allowed to add as little as \$10 to your card. Your card balance may not exceed \$5,000.
- You may request 2 cash advances per day up to \$1,000 daily limit.

## Using Your Card

- You may use your card anywhere you see the Visa logo.
- You may use this card with a PIN or as "credit" which does not require a PIN. Please note that some gas stations are not set up to accept PIN-based transactions at the pump. In this case, use as "credit."
- When using this card at a gas station, you must have a minimum of \$51 available on the card to pay at the pump via "credit" or the transaction will be declined. However, you can go inside and have the cashier deduct a specific dollar amount from the card for your purchase.
- If you want to make a purchase that exceeds the balance on your card and pay the difference with another method, you can. Please inform the merchant before starting the transaction.

## Fees – Quick View

Please note that these fees are charged by the card provider and not Southern Security Federal Credit Union. This card is provided as an optional service to Southern Security members. All fees are debited from the card balance.

Fee Type	Amount	Details
Funding Fee	50¢ per load	Maximum of 5 loads per day not to exceed a balance of \$5,000
Maintenance Fee	\$1.75 per month	
ATM Fee	\$1.50	Fee charge per withdrawal at an ATM.
Denied Transaction Fee	50¢	Fee charged per any denied transaction – whether from an ATM or vendor
Inactivity Fee	\$3 per month	If you fail to use your card for 90 days you will be assessed a monthly fee until activity resumes or the card expires. The fee is charged beginning the fourth month.
Close Fee	\$5	
Lost or Stolen Card Replacement Fee	\$5	Call Toll Free: 877-850-9650
Expedited Delivery	\$35	Optional Service: To expedite delivery of the replacement of your lost or stolen card.
Card Reissue Fee	\$3.50	Upon expiration, if your card is in good standing, you will receive a new card, mailed to your address on file.
Customer Service – Automated	50¢	First 4 calls to automated system per month are FREE.
Customer Service – Live	\$5	First 2 calls to a live customer service representative per month are FREE.

- **Restaurants:** For purchases made at a restaurant, the amount requested for authorization from VISA will be increased by 20% to allow for gratuity to be added by you. The entire amount should be available on the card or it will be declined. However, only the amount you authorize will be charged against the card.

## Knowing Your Card Balance

- You can check your balance online at any time, free of charge. Visit [www.CUMoney.com](http://www.CUMoney.com).
- If a funding transaction shows as pending and existing, the funds have NOT yet been transferred to your account and are not yet available for use. Once the funding does not show under *pending* the funds are available.
- You can check your balance 24/7 by calling toll-free **1-877-850-9650**. The first four calls per month are free. After that you are assessed 50¢ per additional call.
- You may speak with a live customer service representative two times a month for free. After that you are assessed \$5 per call.

## ATMs

- You may withdraw cash from this card through ATMs or through VISA cash advances.
- When withdrawing from an ATM, be sure to select the *credit card* option.
- There is a fee of \$1.50 for any ATM withdrawal which is in addition to any surcharge fee charged by the ATM owner. However, there is no charge for a balance inquiry.
- You may withdraw up to \$300 per day with up to 10 withdrawals per day.

For more information see the *Reloadable Debit Card Agreement*.

## Alternative

Southern Security offers a no-fee checking account with a free Debit MasterCard. You get all of the benefits of the debit card but with very few fees. Request an application from any branch or online at [SouthernSecurity.org](http://SouthernSecurity.org).