

## List of all fees for OFCU Visa prepaid reloadable debit card

All fees	Amount	Details
<b>Get started</b>		
Card purchase	\$2.95/ \$4.95	Fee per each Primary Card Account enrollment. Non Personalized/ Personalized
Secondary Card	\$2.95/ \$4.95	Fee per each additional card added to the Primary Account. Non Personalized/ Personalized
Express Delivery	\$25.00	Fee per each Expedited Card Delivery requested
<b>Monthly usage</b>		
Monthly Maintenance	\$0	Not Applicable
Monthly Text Message Alerts Service	\$0	Not Applicable
<b>Add money</b>		
Value Reload	\$2.00	Fee per each value reload
Direct Deposit	\$0	Not Applicable
<b>Spend money</b>		
Purchase Transaction	\$0	Fee per purchase transaction
<b>Get cash</b>		
ATM Withdrawal (in-network)	\$1.00	"In-network" refers to the OFCU ATM Network. Locations can be found at <a href="https://www.oterofcu.org/home/convenience-services/branch-atm-locations">https://www.oterofcu.org/home/convenience-services/branch-atm-locations</a>
ATM Withdrawal (out-of-network)	\$1.00	This is our fee. We will not charge you this fee for your first 3 out-of-network ATM withdrawals each month. "Out-of-network" refers to all the ATMs outside of the OFCU ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$0	Not Applicable
<b>Information</b>		
Customer Service (automated)	\$1.50	Fee for calling our automated customer service line, including for balance inquiries.
Customer Service (live agent)	\$5.00	Fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$1.00	"In-network" refers to the OFCU ATM Network. Locations can be found at <a href="https://www.oterofcu.org/home/convenience-services/branch-atm-locations">https://www.oterofcu.org/home/convenience-services/branch-atm-locations</a>
ATM Balance Inquiry (out-of-network)	\$1.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the OFCU ATM Network. You may also be charged a fee by the ATM operator.
ATM Decline	\$0	Per ATM decline
<b>Using your card outside the U.S.</b>		
Foreign Exchange Transaction	\$2.00	Of the U.S. dollar amount of each transaction.
International ATM Withdrawal	\$2.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$1.00	This is our fee. You may also be charged a fee by the ATM operator.
International ATM Decline	\$0	This is our fee. You may also be charged a fee by the ATM operator.

**Other**

Inactive Account	\$2.00	You will be charged \$2.00 each month after you have not completed a transaction using your card for 12 months after card activation.
PIN Change	\$5.00	Per each PIN change request
PIN Inquiry	\$1.00	Per each PIN inquiry via the automated customer service line
Card Reissue	\$15.00	Per each card reissue requested
Lost Stolen Card Replacement	\$15.00	Per each card replacement requested

Register your card for NCUA insurance, if eligible, and other protections. Your funds will be held at or transferred to OFCU, an NCUA-insured institution. Once there, if specific share insurance requirements are met and your card is registered, your funds are insured up to \$250,000 by the NCUA event OFCU fails.

No overdraft/credit feature.

Contact OFCU by calling 866-760-3156, by mail at PO Box 2800, Alamogordo NM 88310, or visit [www.oterofcu.org](http://www.oterofcu.org).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complain](http://cfpb.gov/complain)