

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$1.00 in-network	\$2.00
		\$1.00 out-of-network	

ATM balance inquiry (in-network or out-of-network)	\$1.00 or \$1.00
--	------------------

Customer service (automated or live agent)	\$1.50 or \$5.00 Per Call
--	---------------------------

Inactivity (after 12 months with no transactions)	\$2.00 Per Month
---	------------------

We charge 2 other types of fees. Here are some of them:

Card Reissue	\$15.00
--------------	---------

Card Replacement for Lost/Stolen	\$15.00
----------------------------------	---------

* Refer to paper disclosure for more detailed information

No overdraft/credit feature.

Register your card for NCUA insurance, if eligible, and other protections.

For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services in the cardholder agreement, or call **866-760-3156** or visit

<https://www.oterofcu.org/home/convenience-services/prepaid-visa-debit-card>.