CUMONEY Everyday Spend Fee Summary		
Fee Category	Fee Type	Amount
Total Cost of Setup	Activation	FREE
	Cost of Card	\$5.00
Maintenance	Service	\$1.75 per month
	Inactivity	\$3.00/month after 3 months of inactivity
Spend Money	Signature Purchase	FREE
	PIN/POS	FREE
	Bill Pay	FREE
Get Money	Cash Advance	FREE*
	Cash Back at Merchant	FREE*
	International Conversion	2% of the transaction amount when a currency conversion occurs or .8% of the transaction amount when a currency conversion does not occur
	ATM Balance Inquiry	FREE*
	ATM Withdrawl	\$1.50*
Add Money	Reload	\$0.50*
	Direct Deposit	FREE
Information	VRU	4 Free, .50 for any calls after the first 4 in any given calendar month
	VRU Opt-Out to Live Operator	2 Free, \$5 for any calls after the first 2 in any given calendar month
Other	Cash Out	\$15.00
	Replacement Card	\$5.00 will be taken off the balance fo the card if there is a request to replace a lost or stolen card
		\$3.50 will be taken off the balance of the card if there is a request to reissue a damaged card prior to natural expiration
	Reissue Expired Card	FREE
	Rush Delivery	\$35.00
	Denied Transaction	\$0.50*

<sup>\*</sup>Third party fees may apply

Except where prohibited by law, your card is valid through the expiration date on the front of the card. Contact Highway Crossroads if there is a remaining Funds balance when your card expires.

www.cumoney.com

Cardholder Customer Service: 1-877-850-9650