



Major General Bailey and Brigadier General Airheart using their phones to check their debit card balance.

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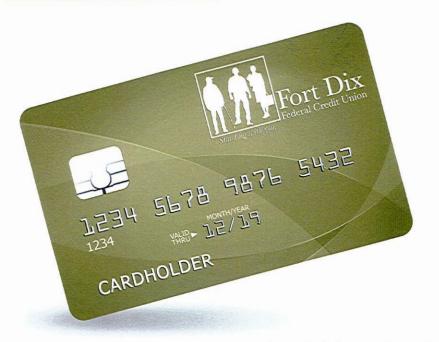
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This credit union is federally insured by the National Credit Union Administration.



# Fort Dix Federal Credit Union



Reloadable Debit Cards



#### START HERE.

## It's <u>easy</u> to activate and use your reloadable debit card

- When you receive the card by mail, there will be a sticker on the card with a toll-free customer support number. Follow the prompts to activate the card. Over the phone, an assigned PIN will be given to you. You'll be given the opportunity to select a new PIN if you choose.
- Visit or call Fort Dix Federal Credit Union at 609-723-4415 to enroll in direct deposit. You can have your paycheck or other income deposited directly onto your reloadable debit card.



#### LOAD FUNDS. SHOP ANYWHERE.

## You'll love how <u>simple</u> it is to use your reloadable debit card

- Alternative to Cash or Checks. You can shop anywhere Visa\* debit cards are accepted in stores, by phone, mail order or online.
- Online Bill Pay. Whether you are paying bills, making travel reservations or more, online and mobile transactions are simple and convenient.
- ATM Access. Need cash fast? You can use your reloadable debit card to withdraw cash from ATMs.
- Options for Reloading. Add cash to your card quickly, using any one of these options:
  - · Visit www.cumoney.com to move money from one account to another.
  - Deposit checks on your schedule. Using the CUMONEY<sup>SM</sup> app, snap a picture of your check and follow the on-screen instructions.
  - · Visit the Fort Dix branch during normal business hours.
  - Call Fort Dix Federal Credit Union at 609-723-4415 during normal business hours.
  - · Visit any Visa\* ReadyLink reload network site.



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#### TRACK SPENDING. MONITOR EXPENSES.

## The <u>benefits</u> of money management on-the-go

- View Your Balance Anytime. Get secure on-the-go account information about your reloadable debit card.

  With www.cumoney.com and the CUMONEY<sup>SM</sup> app, you can check your balance, view transaction history and print statements. You have an online budgeting tool at your fingertips.
- No Overdraft Fees. Your reloadable debit card can't be used if there are insufficient funds. You can only spend what you load on the card, ensuring financial responsibility.
- Set Up Direct Deposits. Just like a checking account, you can link your paycheck or other income to direct deposit to your reloadable debit card.
- Schedule Automatic Payments. Stay on top of cable TV bills, gym memberships and more. Your reloadable
  debit card can be used for recurring payments.

#### FREQUENTLY ASKED QUESTIONS

More answer can be found by calling 24/7 Cardholder Customer Service at 877-850-9650.

#### How does a reloadable debit card work?

A reloadable debit card works like a gift card. You can never spend more than the balance on the card. You CANNOT go into debt with fees. Meanwhile, unlike a gift card, your reloadable debit card offers the convenience of auto funding and free bill pay.

#### Where can my card be used?

Anywhere Visa\* debit cards are accepted, including retailers, ATMs and online.

#### How can I manage my funds?

You have the flexibility to load money and pay bills from www.cumoney.com or via the CUMONEY<sup>SM</sup> app, available from the iTunes and Google Play stores. You may also call toll-free 877-850-9650, 24 hours a day, 7 days a week.

#### Are there transaction or reload limits?

Purchase transactions are unlimited. Your reloadable debit card can be loaded an unlimited number of times, with no load amount less than \$10 or no more than the maximum value of the card. The maximum balance of a card is \$5,000.

## I want to make a check deposit using the CUMONEY<sup>SM</sup> app. When will the funds be posted?

Checks scanned using the mobile app are posted in 10 days. For immediate deposit, Visa\* charges \$5.00.

#### Are there any fees?

Purchases – including online bill pay – are always FREE. There is a monthly maintenance fee of \$1.75 that will be deducted from your balance each month. Each time funds are added, there is online reload fee of \$0.50 and an inbranch reload fee of \$0.25. Three months of inactivity will result in a \$3.00 per month fee.

#### Is my card tied to my checking or savings account?

No. While you can reload your card with funds from your savings or checking account, your reloadable debit card operates separately.

#### May I let someone use my card?

No. For your security, your reloadable debit card is personalized to you and will only be accepted by merchants by you.

#### What if my card is lost or stolen?

Call toll-free 877-850-9650 immediately to report a lost or stolen card. A new card, including the outstanding balance, will be replaced by Fort Dix, and a \$5.00 fee will be assessed.

### GET THE CUMONEYSM MOBILE APP!

Stay within your means.
Get it from your app store today!



