



## CU MONEY Everyday Spend Card – Reloadable Debit Cards FAQs

### What is a CU Money Everyday Spend Card?

The CU Money Visa Reloadable Debit Card is a smart and cost-effective alternative to carrying cash and paying check cashing fees. Since it is pre-funded card, you only spend the money you load on it. Simply purchase the CU Money Visa Reloadable Prepaid card and load it with any amount you choose. Use it to make purchases and pay bills anywhere VISA debit cards are accepted, including in store, online or over the phone.

### How do I get a CU Money Everyday Spend Card?

Fill out an application at Ewa Federal Credit Union and they will order one for you. The cost for the CU Money Everyday Spend Card is \$4.00. Printable applications are located on our website [www.ewafcu.com](http://www.ewafcu.com) or available at the office. It will take 7-10 business days for you to receive your card.

### How does my CU Money Everyday Spend Card work?

Since it is a prepaid card, spending is limited to the amount of money you load onto the card. Each time you use your card, the transaction amount is automatically deducted from your available card balance.

### Where can I load/re-load my CU Money Everyday Spend Card?

You may add money to the card at any of the convenient locations:

- Ewa Federal Credit Union – funds available same day within hours
- Website: [www.cumoney.com](http://www.cumoney.com) – 3-5 hold on funds, funding of card only from Ewa FCU account
- Visa ReadyLink locations – funds available immediately  
Hawaii ReadyLink Locations:
  - Customer Service Counter  
Safeway  
Walmart
  - MoneyGram Agent  
CVS  
Royal Kunia 76
- Auto Funding Feature – funds available on predetermined date
- CUMONEY Prepaid Mobile App Check Deposit –members selects funds availability, immediately or normal check clearing timeframe (7-10 days)  
Reload fee is \$0.50

### Do I need to activate my CU Money VISA Everyday Spend Card?

Yes, simply call (877) 850-9650 located on the card and use the default PIN (last 4 digits of your phone number). Follow the prompts to change your PIN# and activate your card.

### What should I do if my CU Money Everyday Spend Card card is lost or stolen?

Report lost or stolen cards immediately to (877)-850-9650. There will be a replacement fee of \$5 that will be deducted from the available prepaid balance and you should receive your card within 7-10 business days. It is recommended that this toll-free number is kept in a safe place for easy access in case the need arise.

**What am I able to do on the [www.CUMONEY.com](http://www.CUMONEY.com) site?**

Once your enrollment is complete, you will have full access to your account which includes:

- Detailed Card activity
- Monthly Statement
- PIN Changes
- Password Changes
- Funds Transfers
- Bill Pay
- Alerts

**What am I able to do on the CUMONEY mobile app?**

This free app is available for Android or Apple devices via Google Play & the Apple Store; search under CUMONEY. This app has the following features:

- Detailed Balance Information:
  - Merchant Information for each transaction
  - Pending & Completed Transactions
- Reload features including:
  - CU Money Visa ReadyLink Locator
  - Remote Deposit Capture
  - Recurring Funds Reload Set Up

**Where can I use my CU Money Everyday Spend Card?**

You can use your card online, over the phone, and many other places that accepts VISA debit cards. There are some guidelines for special transactions that you should be aware of before you shop-refer to the next questions for more information.

**Are there any special types of transactions I should know about before I shop?**

There are certain restrictions and fees that apply to your CU Money Everyday Spend Card. Upon receipt of card, it is recommended that you read through the accompanying disclosure. It will provide detailed information regarding the restriction and fees associated with the CU Money Everyday Spend Card.

Some restrictions include, but not limited to the following:

- Gas stations – Pre-authorization amount: \$51.00
- Restaurants – Additional 20% pre-authorization for gratuity
- No Internet Gambling transactions

**Is there a limit to the amount of money I can add to my CU Money Everyday Spend Card?**

- \$10 MINIMUM and \$5,000 MAX when loading at the credit union.
- On [www.CUMONEY.com](http://www.CUMONEY.com) it is a \$10 MIN and \$2,500 MAX with a 2-3 business hold. Daily limit is 25 transactions or \$5,000 per day.
- Daily Cash Advance Limit: two \$500 transactions or \$1,000 per day.
- Daily ATM Withdrawals Limit: 10 transactions or \$310 per day.

**How soon will funds be available on my CU Money Everyday Spend Card after each reload?**

Funds availability is determined by the reload option you choose:

- Ewa FCU -- at most two (2) hours as reloads are processed every hour, 7 days a week, from 4:00am to 6:00pm HST.
- Remote Deposit Capture – two options available: immediate or the normal check clearing timeframe of 7-10 days. Immediate funds availability via this option is subject to a \$5 fee.
- CU Money Website [www.cumoney.com](http://www.cumoney.com) – 3-5 days hold on funds, funding only from your Ewa FCU account.
- Visa ReadyLink locations – Funds available immediately, no fee.
- Auto or Recurring Funding – funds available on the predetermined date.

### **What should I do when I've spent the original amount I put on the card?**

In most cases, you can simply add more money to your card. It's called "reloading" your card. Reloads are subject to a \$0.50 fee that will be deducted from the card balance. Reload options with funds availability is mentioned above.

### **Making a purchase with your card**

#### **How do I make a purchase with my CU Money Everyday Spend Card?**

Purchases can be executed the same way a traditional debit or credit card execute purchases. It is important to be aware of your card balance before you shop as most merchants cannot determine it for you. You can also know your most current balance on your CU Money mobile app. Each time you use your card, the purchase amount is automatically deducted from your card.

#### **How do I know the balance on my CU Money Everyday Spend Card?**

Keeping track of your balance is a great way to know how much you have to spend. Balance Inquiries can be made through the following options:

- CU Money customer service (877) 850-9650
- CU Money Cardholder Website [www.cumoney.com](http://www.cumoney.com)
- CU Money mobile app

#### **What if I want to purchase an item that cost more than the balance on my CU Money Everyday Spend Card?**

If the purchase is greater than the balance on your card, you will need to use a second payment method-cash, check, or credit card to cover the difference. You must tell the cashier in advance how much to deduct from your CU Money card and how much you will pay with the second payment method. If you do not advise the cashier of the amount to charge on the CU Money card and the purchase is greater than available card balance, the transaction will be declined. However, please note that not all merchants allow "split tender" transactions.

#### **What should I do if my CU Money Everyday Spend Card is declined?**

If a transaction is declined, the merchant will let you know. To help prevent this, keep track of your balance by visiting the website [www.cumoney.com](http://www.cumoney.com), the CU MONEY app, or the CU Money customer service number provided with your card.

**What if I change my mind and cancel a purchase?**

If the merchant cancel a transaction at your request, it may take 3-7 days for the authorization hold to be removed from your card.

**What if I need to return an item I purchased with my CU Money Everyday Spend Card?**

Present your CU Money Everyday Spend Card at the time of merchandise return. If the merchant's return policy allows it, the merchant will credit the amount of the purchase back onto your card.

Remember to save your purchase receipts and your card even after the funds have been depleted, in case you have merchandise returns. When returning an item purchased online, have your card number available in order to process the return. The merchandise value will be credited back to your card within 3-7 business days.

**How long can I use my CU Money Everyday Spend Card?**

You can make purchases using your CU Money Everyday Spend Card until the expiration date shown on your card, or until the value of the card has been depleted. Once your balance on your card has been depleted, you can add more funds to your card at Ewa Federal Credit Union, any CU Money locations, (website or mobile app), or at the Visa ReadyLink locations.

**Fill out the information below to receive your  
CUMONEY Everyday Spend prepaid debit  
card.**

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Account Number

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Last Name

First Name

Middle

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Social Security Number

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Mother's Maiden Name

Date of Birth

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Address

---

City

---

State

Zip

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Home Phone

Mobile Phone

Work Phone

*I agree that I will be bound by the terms of the CUMONEY prepaid debit card agreement and disclosure which will be furnished to me. I agree to surrender the card upon demand and authorize the credit union to obtain credit reports in connection with this application and for any update or renewal of the card.*

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Signature

Date

Please return to Ewa FCU in person, via fax or mail.



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