

## List of all fees for MC Federal International Visa® Prepaid Card

All Fees	Amount	Details
<b>Get Started</b>		
Card Purchase	\$5	Fee per each Primary Card Account enrollment.
Secondary Card	\$5	Fee per each additional card added to the Primary Account.
Express Delivery	N/A	Fee not applicable.
<b>Monthly Usage</b>		
Monthly Maintenance	\$0	Monthly fee not assessed.
Monthly Text Message Alerts Service	\$0	Monthly fee not assessed.
<b>Add Money</b>		
Value Reload	\$0	Fee per each value reload.
Direct Deposit	\$0	Fee per each direct deposit processed.
<b>Spend Money</b>		
Purchase Transaction	\$0	Fee per purchase transaction.
<b>Get Cash</b>		
ATM Withdrawal (in-network)	\$0	"In-network" refers to the MC Federal ATM Network. Locations can be found at <a href="https://mcfcu.org/resources/atm-locator">https://mcfcu.org/resources/atm-locator</a> .
ATM Withdrawal (out-of-network)	\$0	This is our fee. We will not charge you this fee. "Out-of-network" refers to all the ATMs outside of the MC Federal Credit Union ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$0	Fee per cash advance transaction.
<b>Information</b>		
Customer Service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer Service (live agent)	\$3	Fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0	"In-network" refers to the MC Federal Credit Union ATM Network. Locations can be found at <a href="https://mcfcu.org/resources/atm-locator">https://mcfcu.org/resources/atm-locator</a> .
ATM Balance Inquiry (out-of-network)	\$0	This is our fee. "Out-of-network" refers to all the ATMs outside of the MC Federal Credit Union 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	1%	Of the U.S. dollar amount of each transaction.
International ATM Withdrawal	\$0	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	\$0	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	\$0	You will not be charged for inactivity.
PIN Change	\$2	Per each PIN change request.
PIN Inquiry	\$0	Per each PIN inquiry via the automated customer service line.
Card Reissue	\$5	Per each card reissue requested.
Lost Stolen Card Replacement	\$5	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 MC Federal Credit Union, 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 in the event MC Federal Credit Union fails.

No overdraft/credit feature.

Contact MC Federal by calling 855-657-8588, by mail at Cardholder Services P.O. Box 7235 Sioux Falls, SD 57117-7235, or visit <https://mfcu.org/card-services/prepaid-cards>.

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/complaint](http://cfpb.gov/complaint).