

CUMONEY[®] Everyday Spend[®] Card.

Do something for your members everyday.



For more information call **800.942.7124** or email **sales@lsc.net**.

Our CUMONEY Everyday Spend Card is the prepaid debit card that lets your members load, reload and relax with money management tools that help them stay within their limits. The card provides an array of convenient features such as Auto Funding, loading money through any VISA ReadyLink location and even free Bill Pay. For the card that lets your members stay within their means, make LSC your single source for payment solutions.

CUMONEY[®] Everyday Spend[®] Card:

- A reloadable prepaid debit card
- No credit union inventory to keep or track
- Personalized with your member's name
- Develops lasting member relationship
- Load money at the credit union, using our Auto Funding Feature, through any VISA ReadyLink reload network site, or the mobile app
- Free Bill Pay functionality is also provided
- Combines safety, flexibility and an inexpensive payment method all in one card
- Not tied to your member's checking or savings account
- Ends being overdrawn and paying overdraft fees
- Easily managed and funds reloaded 24/7 via the Internet or mobile app
- Can be used anywhere in the world VISA is accepted: in-store, online, by phone and ATM
- Standard design with CUMONEY logo or branded with your Credit Union logo
- Easy set up — requires only an Internet connection
- Generates new revenue streams and enables you to compete in all aspects of the payment arena



CUMONEY® — Everyday Spend® Card:

- Cards are personalized and mailed to members in 7-10 days
- Free credit union website banner ads for marketing and member website link
- Free marketing toolkit with program set up
- There is no liability for fraudulent activity* — Visa Zero Liability Coverage applies
- Free Internet website and mobile app for account balance and transaction history
- Free Bill Pay functionality is also provided
- 30-month card expiration date from the time of order
- Cards can be loaded an unlimited number of times:
 - At the Credit Union
 - Online at www.cumoney.com
 - Using our Auto Funding Feature
 - Through any VISA ReadyLink reload network site
 - Via CUMONEY mobile app
- Minimum load is \$10, maximum value on card is \$5,000
- Member email and text alert messaging
- Member selected PIN
- Free PIN POS access
- CO-OP ATM Surcharge Free Network
- Cards can be branded with your Credit Union logo as an available option



For more information call **800.942.7124** or email **sales@lsc.net**.

Cost to Credit Union

- \$2.00 per card
- **Credit Union earns \$.50 per month for each cardholder that has a balance**
- Standard Implementation Fee \$500 — CUMONEY logo non-branded card
- NO monthly program fee if using the CUMONEY logo non-branded card
- VISA membership required
- \$100 annual VISA BIN Sponsorship fee
- Promote your brand! Cards can be branded with your Credit Union logo: Branding Implementation Fee \$1,150 plus \$50 monthly program fee (one \$50 monthly program fee if you are branding more than one card program)

Cost to Member

- Credit Union determines card issuance fee to member
- \$1.75 monthly maintenance fee
- Free signature and PIN POS access
- ATM, Voice Response Unit and reload fees do apply — see terms and conditions

* Subject to contract terms | Rev 5/1/17

