



Fort Dix
Federal Credit Union



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

609-723-4415 • ftdixfcu.com

Building 5408 Delaware Ave • Joint Base MDL, New Jersey 08640

Monday-Thursday 10 a.m. to 4 p.m.

Friday 10 a.m. to 5 p.m.

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



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Reloadable Debit Cards

1

START HERE.

It's easy 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.

2

LOAD FUNDS. SHOP ANYWHERE.

You'll love how simple 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 CUMONEYSM 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.



3

TRACK SPENDING. MONITOR EXPENSES.

The benefits 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 CUMONEYSM 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 CUMONEYSM 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 CUMONEYSM 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 in-branch 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!

