

All Fees	Amount	Details
Get Started		
Card Purchase	\$9.95 Online, \$5.95 Instant Issue	Fee per each Primary Card Account enrollment
Secondary Card	\$2.00	Fee per each additional card added to the Primary Account
Express Delivery	\$25.00	Fee per each Expediated Card Delivery Request
Monthly Usage		
Monthly Maintenance	\$5.00	Monthly Fee assessed after 12 months inactivity
Monthly text Message Alerts Service	\$0	Monthly fee assessed after enrolling in text messages alerts
Add Money		
Value Reload	\$3.00	Fee per each value reload
Direct Deposit	\$3.00	Fee per each direct processed
Spend Money		
Purchase Transaction	\$0	Fee per purchase transaction
Get Cash		
ATM Withdrawal (in-network)	\$0	“In-Network” refers to the Hughes FCU ATM Network. Locations can be found at Hughesfcu.org
ATM Withdrawal (out-of-network)	\$0	No fee. We will not charge you this fee for out-of-network ATM withdrawals. “Out-of-network” refers to all the ATMS outside of the Hughes FCU ATM Network. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$0	Fee per cash advance transaction
Information		
Customer Service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer Service (live agent)	\$4.50	Per call fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0	“In-Network” refers to the CO-OP ATM Network. Locations can be found at co-opcreditunions.org/locator
ATM Decline	\$0	Per ATM Decline.
Using your card outside the U.S.		
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. Use the ATM locator found at www.visa.com for participating Visa ATMs worldwide.
International ATM Balance Inquiry	\$0	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Use the ATM locator found at www.visa.com for participating Visa ATMs worldwide.
International ATM Decline	\$0	This is our fee. You may be charged a fee by the ATM operator. Use the ATM locator found at www.visa.com for participating Visa ATMs worldwide.

Other Fees		
Inactive Account	\$5.00	You will be charged \$5.00 each month after you have not completed a transaction using your card for 12 months after card activation.
PIN Change	\$0	Per each PIN change request
PIN Inquiry	\$0	Per each PIN Inquiry request via the automated customer service line
Card Reissue	\$10.00	Per card reissue requested
Lost Stolen Card Replacement	\$10.00	Per card reissue requested

Treat this card like Cash. Not NCUA Insured. Your funds will be held at or transferred to Hughes FCU. If Hughes FCU fails, you are not protected by NCUA share insurance and could lose some or all of your money.

No overdraft/credit feature.

Contact Hughes FCU by calling 866-760-3156, by mail at PO Box 11900, Tucson, Arizona 85734, or visit Hughesfcu.org/reloadable-cards

For general information about prepaid accounts, visit 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