



BENEFITS/FEATURES		Visa® TravelMoney	Visa® Gift Card
Usability:	Visa® POS, ATM, and Internet access		Visa® POS and Internet access
Value / Reloadable:	Reloadable \$100.00-\$5000.00		\$10-\$500 <i>Not reloadable</i>
Expiration:	Up to 24 month expiration		Up to 60 month expiration
Protection & Security:	<i>Visit cumoney.com to view your account</i>		<i>Visit consumercardaccess.com/cugift2 to view your account</i>
	PIN and Signature protected		Instant Issue Card
	Not linked to your Capital Credit Union Accounts		Not linked to your Capital Credit Union Accounts
	Visa Zero Liability Protection <i>for a member if card is lost or stolen</i>		Visa Zero Liability Protection <i>for a member if card is lost or stolen</i>
	Visa Consumer Purchase Protection <i>up to \$500 during 90-day period</i>		
Additional Benefits:	Visa Emergency Travel Assistance		Seasonal / Special Occasion Cards Available
	Lost Luggage Reimbursement		
Customer Service & Lost/Stolen Card:	Call: 1-877-850-9650		Call: 1-866-833-2370
FEES			
Card Purchase:	\$5.00		\$4.00
Reloads:	\$2.00		N/A
Cash Advance Fee:	No Charge \$1,000.00 per day		N/A
ATM Withdrawal – US:	\$1.50*		N/A
ATM Withdrawal – Other:	\$2.00		N/A
ATM Balance Inquiry:	\$1.50		N/A
Online Inquiry:	No Charge cumoney.com		No Charge consumercardaccess.com/cugift2
Live Customer Service Phone Inquiry:	2 calls per month FREE \$5.00 per call thereafter		N/A
Voice Response Unit Phone Inquiry:	4 calls per month FREE \$0.50 per call thereafter		N/A
Card Inactivity:	After 10 consecutive months of non use: \$5.00 <i>(if there is a balance on the card)</i>		After 12 months of non-use: \$5.00 monthly fee
Replacement Card:	\$5.00		\$10.00
Replacement Card Via Express Courier:	Minimum \$35.00 <i>(Covers UPS Shipping Costs)</i>		N/A
Cash-Out Fee:	\$15.00		N/A
LIMITS			
US \$ Daily Withdrawal:	\$500.00 <i>Daily machine restrictions will apply</i>		N/A
Int'l Withdrawal per Day:	\$500.00		N/A
Minimum Load:	\$100.00		\$10.00
Maximum Load:	\$5000.00		\$500.00

* In addition to the withdrawal charge applied by Visa, a fee may be charged by the third-party ATM at time of withdrawal

Cards provided by the Illinois Credit Union League