

List of all fees for Bank-Fund Staff Federal Credit Union Visa Prepaid Student Card

All fees	Amount	Details
Get started		
Enrollment Fee	\$5.00	Fee per each Primary Card Account enrollment
Secondary Card	\$0.00	Not Available
Express Delivery	\$20.00	Fee per each Expedited Card Delivery requested
Monthly usage		
Monthly Maintenance Fee	\$0.00	Not Applicable
Monthly Text Message Alerts Service	\$0.00	Not assessed. Message and data rates may apply. Consult your wireless carrier.
Add money		
Value Reload	\$1.50	Fee per each value reload
Direct Deposit	\$0.00	Not Available
Spend money		
Purchase Transaction	\$0.00	Fee per purchase transaction
Get cash		
ATM Withdrawal (in-network)	\$1.50	“In-network” refers to ATMs owned and operated by Bank-Fund Staff Federal Credit Union. Locations can be found at www.bfsfcu.org/Locations/ATM-Networks.html
ATM Withdrawal (out-of-network)	\$1.50	We will not charge you this fee for your first 3 out-of-network ATM withdrawals each month. “Out-of-network” refers to ATMs not owned and operated by Bank-Fund Staff Federal Credit Union. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$1.50	Fee per cash advance transaction
Information		
Customer Service (automated)	\$0.00	No fee for calling our automated customer service line, including for balance inquiries.
Customer Service (live agent)	\$0.00	No fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0.00	“In-network” refers to ATMs owned and operated by Bank-Fund Staff Federal Credit Union.
ATM Balance Inquiry (out-of-network)	\$0.00	“Out-of-network” refers to ATMs not owned and operated by Bank-Fund Staff Federal Credit Union. You may be charged a fee by the ATM operator.
ATM Decline	\$0.00	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	\$1.50	You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$1.50	You may also be charged a fee by the ATM operator.
International ATM Decline	\$0.00	You may also be charged a fee by the ATM operator.

Other		
Inactive Account Fee	\$1.50	After six consecutive months of inactivity, fee assessed per month, for each month a balance is maintained and there is no activity.
PIN Change/PIN Inquiry	\$0.00	Per each PIN change request or PIN inquiry via the automated customer service line.
Insufficient Funds Fee	\$20.00	Per transaction processed when there were not enough funds to cover the transaction.
Card Reissue	\$10.00	Per each card reissue requested
Lost Stolen Card Replacement	\$10.00	Per each card replacement requested

Treat this card like cash. These funds are not protected by NCUA share insurance and you could lose some or all of your money. Not NCUA insured.

No overdraft/credit feature.

Contact Bank-Fund Staff Federal Credit Union by calling 866-901-8090, by mail at 1725 I Street, NW Suite 150, Washington, DC 20006, or visit www.bfsfcu.org/studentcard.

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.