

# Apple Federal Credit Union

## PREPAID CARD DISCLOSURE

	All Fees	Fee	Details
Get Started	Card purchase	<b>\$7.95</b>	Fee per each Primary Card Account enrollment
	Secondary Card	<b>\$7.95</b>	Fee per each additional card added to the Primary Account
	Express Delivery	<b>\$17.00</b>	Fee per each Expedited Card Delivery requested
Monthly Usage	Monthly Maintenance	<b>\$ 0</b>	Apple does not charge a Monthly fee.
	Mo. Text Message Alerts Service	<b>\$ 0</b>	Apple does not charge a Monthly fee.
Add Money	Value Reload	<b>\$ 0</b>	Apple does not charge a Fee per each value reload.
	Direct Deposit	<b>\$ 0</b>	Apple does not charge a Fee per each direct deposit processed.
Spending Money	Purchase Transaction	<b>\$ 0</b>	Apple does not charge a Fee per purchase transaction
Get Cash	ATM Withdrawal ( <i>in-network</i> )	<b>\$ 1.50</b>	"In-network" refers to the Apple FCU ATM Network. Locations can be found at <a href="https://www.applefcu.org/find-us">https://www.applefcu.org/find-us</a>
	ATM Withdrawal ( <i>out-of-network</i> )	<b>\$ 1.50</b>	This is our fee. We will not charge you this fee for your first 3 out-of-network ATM withdrawals each month. "Out-of-network" refers to all the ATMs outside of the Apple FCU ATM Network. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
	Cash Advance	<b>\$ 0</b>	Apple does not charge a Fee per cash advance transaction
Information	Customer Service ( <i>automated</i> )	<b>\$ 0</b>	No fee for calling our automated customer service line, including for balance inquiries.
	Customer Service ( <i>live agent</i> )	<b>\$ 0</b>	No fee for calling our live customer service agents, including for balance inquiries.
	ATM Balance Inquiry ( <i>in-network</i> )	<b>\$ 0</b>	Apple FCU does not charge a Fee ATM Balance Inquiry "In-network" refers to the Apple FCU ATM Network. Locations can be found at <a href="https://www.applefcu.org/find-us">https://www.applefcu.org/find-us</a>
	ATM Balance Inquiry ( <i>out-of-network</i> )	<b>\$ 0</b>	Apple FCU does not charge a fee for ATM Balance Inquiry "Out-of-network", refers to all the ATMs outside of the Apple FCU ATM Network. You may be charged a fee by the ATM operator.
	ATM Decline	<b>\$ 0</b>	Apple does not charge a Fee Per ATM decline
Using your card outside the U.S.	Foreign Exchange Transaction	<b>2%</b>	If a card transaction is made in a currency other than what was loaded on the card, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed. The exchange rate used is the wholesale money market or the government-mandated rate increased by 2% ( <i>including the VISA handling charge of 1 %</i> ).
	International ATM Withdrawal	<b>\$ 0</b>	Apple does not charge an ATM fee. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
	International ATM Balance Inquiry	<b>\$ 0</b>	Apple does not charge a Fee. You may be charged a fee by the ATM operator.
	International ATM Decline	<b>\$ 0</b>	Apple does not charge a Fee. You may be charged a fee by the ATM operator.
Other	Inactive Account	<b>\$ 2.50</b>	You will be charged \$2.50 each month after you have not completed a transaction using your card for 12 months after card activation.
	PIN Change	<b>\$ 0</b>	Apple does not charge a Fee Per each PIN change request
	PIN Inquiry	<b>\$ 0</b>	Apple does not charge a Fee Per each PIN inquiry via the automated customer service line
	Card Reissue	<b>\$ 5.00</b>	Per each card reissue requested
	Lost Stolen Card Replacement	<b>\$ 5.00</b>	Per each card replacement requested

Your funds are NCUA insured, if eligible. Your funds will be held at or transferred to Apple FCU, an NCUA insured institution. Once there, if specific share insurance requirements are met, your funds are insured up to \$250,000 by the NCUA in the event Apple FCU fails.

No overdraft/credit feature.

Contact Apple FCU by calling 855-657-8588, by mail at 4097 Monument Corner Drive, Fairfax, VA 22030, or visit <https://www.applefcu.org/personal-banking/checking/check/prepaid-debit-card>.

For general information about prepaid accounts, visit: [cfpb.gov/prepaid](https://www.consumerfinance.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 855-411-2372 or visit: [cfpb.gov/complaint](https://www.consumerfinance.gov/complaint).