

List of all fees for EMV International Load n Go

All fees	Amount	Details
Get started		
Card purchase	\$5.95	Fee per each Primary Card Account enrollment
Secondary Card	\$3.00	Fee per each additional card added to the Primary Account
Express Delivery	\$20.00	Fee per each Expedited Card Delivery requested
Monthly usage		
Monthly Maintenance	\$2.00	Monthly fee assessed after card activation or initial load
Monthly Text Message Alerts Service	\$0.00	Monthly fee assessed after enrolling in text message alerts
Add money		
Value Reload	\$3.00	Fee per each value reload
Direct Deposit	\$0.00	Fee per each direct deposit processed
Spend money		
Purchase Transaction	\$0.00	Fee per purchase transaction
Get cash		
ATM Withdrawal (in-network)	\$0.00	"In-network" refers to the Keesler Federal Credit Union ATM Network. Locations can be found at www.kfcu.org .
ATM Withdrawal (out-of-network)	\$1.99	This is our fee. "Out-of-network" refers to all the ATMs outside of the Keesler Federal Credit Union ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$0.00	Fee per cash advance transaction
Information		
Customer Service (automated)	\$1.00	Fee for calling our automated customer service line, including for balance inquiries.
Customer Service (live agent)	\$3.95	Fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0.00	"In-network" refers to the Keesler Federal Credit Union ATM Network. Locations can be found at www.kcu.org .
ATM Balance Inquiry (out-of-network)	\$0.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the Keesler Federal Credit Union ATM Network. You may also 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	2%	Of the U.S. dollar amount of each transaction.
International ATM Withdrawal	\$3.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$2.00	This is our fee. You may also be charged a fee by the ATM operator.

Other		
Inactive Account	\$2.50	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	\$1.00	Per each PIN change request
PIN Inquiry	\$0.00	Per each PIN inquiry via the automated customer service line
Card Reissue	\$0.00	Per each card reissue requested online
Lost Stolen Card Replacement	\$0.00	Per each card replacement requested

Register your card for NCUA insurance, if eligible, and other protections. Your funds will be held or transferred to Keesler Federal Credit Union, an NCUA-insured institution. Once there, if specific share insurance requirements are met and your card is registered, your funds are insured up to \$250,000 by the NCUA in the event Keesler Federal Credit Union fails.

No overdraft/credit feature.

Contact Keesler Federal Credit Union by calling 888-533-7537, by mail at PO BOX 7001 Biloxi, MS 39531, or visit www.kfcu.org.

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.