

List of all fees for American Southwest Credit Union Prepaid Card

All fees	Amount	Details
Get started		
Card purchase	\$7.95	Fee per each Primary Card Account enrollment
Secondary Card	\$4.95	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	\$3.00	Monthly fee assessed after 12 months after card activation
Monthly Text Message Alerts Service	\$0	Monthly fee assessed after enrolling in text message alerts. Message and data rates may also apply.
Add money		
Value Reload	\$3.00	Fee per each value reload
Direct Deposit	\$3.00	Fee per each direct deposit processed
Spend money		
Purchase Transaction	\$0	Fee per purchase transaction
Get cash		
ATM Withdrawal (in-network)	\$1.00	"In-network" refers to the ASCU ATM Network. Locations can be found at ascu.org/ATMs .
ATM Withdrawal (out-of-network)	\$3.25	This is our fee. "Out-of-network" refers to all the ATMs outside of the ASCU ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$3.25	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)	\$0	No fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0	"In-network" refers to the ASCU ATM Network. Locations can be found at ascu.org/ATMs .
ATM Balance Inquiry (out-of-network)	\$0	This is our fee. "Out-of-network" refers to all the ATMs outside of the ASCU ATM Network. You may also be charged a fee by the ATM operator.
ATM Decline	\$0	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	\$2.00	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	\$0	This is our fee. You may also be charged a fee by the ATM operator.
International ATM Decline	\$0	This is our fee. You may also be charged a fee by the ATM operator.

Other		
Inactive Account	\$3.00	You will be charged \$3.00 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 via the automated customer service line
Card Reissue	\$10.00	Per each card reissue requested
Lost Stolen Card Replacement	\$10.00	Per each card replacement requested

Register your card for NCUA insurance, if eligible, and other protections. Your funds will be held at or transferred to XYZ Bank, an NCUA-insured 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 XYZ Bank fails.

No overdraft/credit feature.

Contact ASCU by calling 855-657-8588, by mail at PO Box 370, Sierra Vista, AZ 85635, or visit ascu.org/prepaid.

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.