

## List of all fees for VyStar Reload & Spend Visa Prepaid Card (RSVP)

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$2.50</b>	<b>\$0</b>	<b>\$0</b> in-network	<b>\$0</b>
		<b>\$0*</b> out-of-network	

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ATM balance inquiry (in-network or out-of-network)	\$0 or \$0*
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Customer service (automated or live agent)	\$0 or \$0 per call
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Inactivity (after 12 months with no transactions)	\$0 per month
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**We charge 2 other types of fees.** Here are some of them:

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Rush Fee	\$25.00
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Card Replacement Fee	\$10.00
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\* Out-of-Network ATM owners may impose independent fees.

**No overdraft/credit feature.**

Your funds are not NCUA insured.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid)  
Find details and conditions for all fees and services in the cardholder agreement, or call **866-760-3156** or visit [www.vystarcu.org](https://www.vystarcu.org).