

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

All fees	Amount	Details
<b>Get Started</b>		
Card Purchase	\$0	There is no fee to purchase your initial Student RSVP card.
Secondary Card	\$0	There is no fee to purchase a secondary Student RSVP card.
Express Delivery	\$25.00	There is a fee of \$25.00 for Express Delivery.
<b>Monthly Usage</b>		
Monthly Maintenance	\$0	There is no Monthly Maintenance Fee.
<b>Add Money</b>		
VyStar Debit or Credit Card Reload	\$0	Use your VyStar debit or credit card, or savings and checking account to reload your card.
Direct Deposit	\$0	There is no fee for reloading your Student RSVP card.
<b>Spend Money</b>		
Purchase Transaction	\$0	There is no fee charged for a purchase transaction.
<b>Get Cash</b>		
ATM Withdrawal (in-network)	\$0	"In-network" refers to the VyStar Credit Union ATM Network. Locations can be found at <a href="http://vystarcu.org">vystarcu.org</a> .
ATM Withdrawal (out-of-network)	\$0	We will not charge you a fee, however, Out-of-Network ATM owners may impose independent fees. "Out-of-Network" refers to all the ATMs outside of the VyStar ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Information</b>		
Member Service (automated)	\$0	No fee for calling our automated member service line, including for balance inquiries.
Member Service (live agent)	\$0	No fee for calling our live member service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0	"In-network" refers to the VyStar Credit Union ATM Network. Locations can be found at <a href="http://vystarcu.org">vystarcu.org</a> .
ATM Balance Inquiry (out-of-network)	\$0	"Out-of-network" refers to all the ATMs outside of the VyStar Credit Union ATM Network. You may be charged a fee by the ATM operator.
<b>Using Your Card Outside the U.S.</b>		
Foreign Exchange Transaction	1%	Of the U.S. Dollar amount of each transaction.
International ATM Withdrawal	\$0	We do not charge a fee however, you may be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$0	We do not charge a fee however, you may be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Decline	\$0	We do not charge a fee however, you may be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Other</b>		
Inactive Account	\$0	There is no Inactivity Fee charged.
PIN Change	\$0	There is no fee charged to change your PIN.
PIN Inquiry	\$0	There is no fee charged for a PIN inquiry.
Card Reissue	\$0	There is no fee charged for your card to be reissued.
Lost Stolen Card Replacement	\$10.00	Per each card replacement requested.

This card is not NCUA insured.

No overdraft/credit feature.

Contact VyStar Credit Union by calling 866-901-8090, by mail at P.O. Box 45085, Jacksonville, Florida 32232-5085, or visit [www.vystarcu.org](http://www.vystarcu.org).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).