

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

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0.00</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://cfpb.gov/prepaid).  
Find details and conditions for all fees and services in the cardholder agreement, or call **866-901-8090** or visit [www.vystarcu.org](https://www.vystarcu.org).