



Reloadable Cards Disclosure

New Know Before You Owe disclosures for Reloadable prepaid accounts

The **SHORT FORM DISCLOSURE** highlights the most important fees, enabling BluCurrent members to compare reloadable prepaid accounts and choose the account that is right for you.

SHORT FORM DISCLOSURE

BluCurrent Reloadable Account Card <i>Effective Date:11/30/2017</i>			
Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$3.00[†]	\$0	\$2.00 in-network \$2.00 out-of-network**	\$5.00*
ATM balance inquiry or transfer (in-network or out-of-network**)			\$1.00
Customer service (Live call center agent)			\$2.00
Customer service (Electronic phone teller, Online/mobile banking)			\$0
Inactivity (after 12 months with no transactions, a fee will be charged until activity resumes, card expires or zero balance)			\$5.00 per month
We charge 2 other types of fees. They are:			
Reloadable Card			\$8.00
Replacement Card (No fee for Lost/Stolen/Impaired)			\$8.00
[†] No monthly fee with account eStatements. [*] First load is free. ^{**} Out of Network ATM operator may also charge a fee. No overdraft/credit feature. Your funds are NCUA Insured, if eligible. For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services inside the package, or call 800-864-5301 or visit www.blucurrent.org/reloadable			

BluCurrent Credit Union Reloadable MasterCard® Account Fees - Effective Date: November 30, 2017

All Fees	Amount	BluCurrent Reloadable Card Details
Get started		
Card purchase	\$ 8.00	Reloadable Card. 2-day rush order available for \$50.
Monthly usage		
Monthly fee	\$ 3.00	Up to \$3.00 per month. Fee will be waived with eStatements.
Add money		
ACH Direct deposit	\$ 0	No fee to load with an ACH Direct Deposit.
Funds reload (excluding ACH)	\$ 5.00	First load is free.
Spend money		
Bill payment (regular delivery)	N/A.	Bill payment electronically from this pre-paid account is not available. Bills may be paid electronically with card number presentation to the merchant.
Bill payment (expedited delivery)	N/A	Bill payment electronically from this pre-paid account is not available. Bills may be paid electronically with card number presentation to the merchant.
Get Cash		
ATM withdrawal (in-network)	\$ 2.00	"In-network" refers to an ATM owned by BluCurrent or other designated ATM(s). *Locations found at www.blucurrent.org/ATMs .
ATM withdrawal (out-of-network)	\$ 2.00	This is our fee, "out-of-network" refers to all the ATMs outside of the BluCurrent ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer service (electronic)	\$ 0	No fee for calling Electronic Teller or using Online/Mobile banking, including for balance inquiries.
Customer service (live agent)	\$ 2.00	Fee for calling our customer service call center, including for balance inquiries.
ATM balance inquiry (In-network)	\$ 2.00	"In-network" refers to an ATM owned by BluCurrent or other designated ATM(s)*Locations.
ATM balance inquiry (Out-of-network)	\$1.00	This is our fee, "Out-of-network" refers to all the ATMs outside of the BluCurrent ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Using your card outside the U.S.		
International transaction	1.20%	1% of US dollar amount of each transaction, plus a 0.20% currency conversion fee.
International ATM withdrawal	\$ 2.00	This is our fee, "Out-of-network" refers to all the ATMs outside of the BluCurrent ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$ 1.00	This is our fee. You may also be charged a fee by the ATM operator, for an inquiry.
Other		
Inactivity	\$ 5.00	Fee will be deducted from your funds monthly in the 13th month, after 12 consecutive months of non-activation or use. Fee charged until activity resumes, expired or balance is zero.

Your funds are NCUA insured, if eligible. Your funds will be held at or transferred to BluCurrent Credit Union, an NCUA-insured institution. Once there, your funds are insured up to \$250,000 by the NCUA in the event BluCurrent Credit Union fails, if specific deposit insurance requirements are met. See ncua.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact BluCurrent Credit Union by calling 800-864-5301, by mail 1770 W Sunset, Springfield, MO 65807 or visit www.blucurrent.org/reloadable

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.

BluCurrent Credit Union Reloadable MasterCard® Account Terms & Conditions Agreement

Effective Date: November 30, 2017

The following are your BluCurrent Credit Union Reloadable MASTERCARD Account Terms and Conditions. Except as the context otherwise requires (a) "Account(s)" means your Reloadable MASTERCARD Account established with BluCurrent Credit Union and is governed by this Agreement; (b) "We", "us", or "our" means BluCurrent Credit Union (BLUCURRENT) of 1770 W. Sunset Springfield, MO 65807; (c) "You", "Your", or "Cardholder" means the person who has received the BLUCURRENT MASTERCARD Reloadable Card; (d) "Card(s)" means the BLUCURRENT issued Reloadable MASTERCARD; (e) "Agreement" means this document. Please read the following carefully and keep them for your records.

By accepting and using your Card, you are agreeing to these Terms and Conditions.

Amendments. BLUCURRENT may change or add new terms to this Agreement at any time, including without limitation, new fees, fee increases or enforcement of rights and obligations under this Agreement. These changes will be posted on BLUCURRENT's website www.blucurrent.org, or otherwise as permitted by law. You must be a BLUCURRENT member to open a Reloadable MASTERCARD Account from BLUCURRENT. Before Using Your Card. Activate and register your MasterCard Reloadable Card by calling 866-642-0450. A Personal Identification Number (PIN) will be assigned once activation is confirmed.

Using Your Card. The BluCurrent Reloadable MASTERCARD will be personalized with the Cardholder's name when the account is opened at any BLUCURRENT branch. The Personalized Card should be received in the mail within 7-10 business days from the date of completed purchase. These Cards have unlimited reload capabilities. You are responsible for keeping the Card information (Card number, PIN, expiration date, and Card Verification Value) confidentially contained within your records. Upon opening the account and purchasing of the Card, for your protection and for regulatory purposes, we will request, a photo ID and you agree to provide, some additional identification verification information such as your primary phone number, date of birth, social security number, and/or zip code. We may use this data for a range of purposes, including but not limited to facilitating refunds if your Card is lost or stolen, enhancing usage at merchants that may require zip code authorization, and aiding in collection efforts in the event of a negative Card balance. If you do not wish to provide the data, or if the data you provide us cannot be appropriately verified, we reserve the right to refuse or cancel your Card, and reimburse you for the current Card account balance amount. Reloadable Cards have an Allowance Feature that permits automatic funding to the Card from pre-existing stored BLUCURRENT payment methods on a weekly, bi-monthly, or monthly basis. To activate the Allowance Feature, you must register for online banking at www.blucurrent.org, and follow the instructions for transferring funds. The Card is non-transferable. Please do not give your Card to anyone else to use.

Your Reloadable MASTERCARD is issued by BLUCURRENT, pursuant to a license from MASTERCARD U.S.A., Inc., and may be used for purchases at most merchants where MASTERCARD is accepted. Your Card allows you to access your PrePaid funds at ATMs that display the MASTERCARD brand, and merchants who accept MASTERCARD cards worldwide. The Card can be processed as a Credit or Debit transaction. When paying as a Credit transaction, you may sign a sales receipt. When paying as a Debit transaction, you will need to enter your PIN. Your funds are NCUA insured, if eligible. Your funds will be held at BluCurrent Credit Union, an NCUA-insured institution. Once there, your funds are insured up to \$250,000 by the NCUA in the event BluCurrent Credit Union fails, if specific deposit insurance requirements are met. The Card may not be used for hotel reservations, car rentals, transactions processed as cash advances, signature transactions at the gas pump, financial money exchange establishments, illegal transactions, and/or gambling establishments.

There is no minimum purchase amount. Purchases and transactions (including any transaction fees) will be deducted from your account Card balance until the value reaches zero. If a transaction initiated by you exceeds the remaining balance on the Card, you must inform the merchant before completing the transaction. Any transaction attempted for more than the amount available on the Card may be declined. Therefore, you must know the amount available on your Card, and inform the merchant to process the transaction in that amount. You must pay the difference with another form of payment. If you are given value through the use of the Card greater than the balance remaining, you will pay us on demand the amount by which your transactions exceeded the balance remaining on the Card. You can check the balance by calling ELECTRONIC TELLER Local: 417.887.1983, Toll Free: 1.800.864.5301 for balances and transaction history, by visiting a local BLUCURRENT branch, or by visiting www.blucurrent.org and logging into Online banking.

The Reloadable MASTERCARD Account will receive periodic statements for each monthly cycle in which an EFT has occurred and at least quarterly if no EFT has occurred. In the event that you need to return an item you purchased with your BLUCURRENT Reloadable MASTERCARD, the merchant will handle the item in accordance with MASTERCARD guidelines. The merchant may credit your Card (put the funds back on the Card) thereby increasing your available funds. The funds may take up to 7 business days to be credited to your Card account.

Merchants such as restaurants and mail order companies may attempt to submit authorizations against the Card for an amount greater than the actual purchase amount even though you will only be debited for the actual amount spent. If a merchant attempts an authorization greater than the balance remaining on your Card, it may be declined. When paying inside at a gas station, the preauthorization is normally requested at the actual transaction amount. Some merchants may allow you to use your Card for cash-back on purchases.

Card Limits. The daily spending limit for point-of-sale transactions at merchants is \$1,500.00. You are allowed to make ATM withdraws with the total amount not to exceed \$500.00 per day. Personalized Reloadable Cards have an unlimited number of reloads.

Fees and Charges. There are no fees associated with the use of the Card when purchasing goods and services. There is a \$3.00 monthly fee associated with your Card. This \$3.00 monthly fee will be waived with account eStatements. There is no charge for a cash withdrawal at a BLUCURRENT branch; however, withdrawals at other institutions may be subject to fees set by that institution.

The following account fees will apply as defined below:

1. Card Fee – There will be a Card fee of \$8.00.
2. Reload Fee – The first Card load is free. There will be a fee of \$5.00 each time the Card is reloaded. The Per Load fee will be waived when loading by ACH Direct Deposit. The Card may be reloaded at a BLUCURRENT branch or through an online transfer using BluCurrent Online banking.
3. Inactivity Fee –An Inactivity Fee of \$5.00 will be charged in the 13th month, after 12 consecutive months of non-activation or Card use. This Fee will be charged until activity resumes, expired date or balance is zero.
4. Customer service Fee (live call center agent) \$2.00 fee.
5. Customer Service Fee(electronic) \$0 fee
6. Expedited Shipping Fee – An Expedited Shipping Fee of \$50.00 will apply to any Card that must have a rushed delivery.
7. ATM Withdrawal Fee – There will be a \$2.00 withdrawal fee for each ATM withdrawal transaction. ATMs not owned by BLUCURRENT may be subject to an additional surcharge, which is controlled by the owner of the machine and cannot be waived by BLUCURRENT. If there is a surcharge, it will be deducted from your Reloadable Card balance.
8. ATM Transfer Fee – There will be a \$1.00 ATM transfer fee.
9. ATM Inquiry Fee – There will be a *\$1.00 ATM Inquiry fee. (*In-Network, Out-of-Network and International)
10. International ATM Withdrawal Fee – There will be a \$2.00 withdrawal fee for each International ATM withdrawal.

Foreign Exchange Rate and International Service Assessment (ISA) Fee. If any Card transaction is made in a currency other than that loaded on the Card, or if a transaction occurs in a currency other than US Dollars, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed. **The exchange rate used to determine the transaction amount in US dollars is either a rate selected by MASTERCARD from the range of rates available in wholesale currency markets for the applicable central processing date with a 0.20% currency conversion fee charged. In addition, a one percent (1%) International Service Assessment (ISA) fee will be charged.**

Liability for Unauthorized Use – Lost or Stolen Cards. If you believe the Card has been lost or stolen, or that someone has accessed or may access money from the Card without your permission, contact Cardholder Services immediately at 1-800-864-5301 or visit a local BLUCURRENT branch. There will be an \$8 Replacement Card fee. You will not be liable for lost value on the Card if you satisfy the following conditions:

- You call, or otherwise contact us to report the Card lost or stolen.
- You inform us of the Card number and the approximate date of your last authorized use.
- You report all facts of the loss or theft to us and you cooperate in our investigation.

If you permit someone else to use your Card, we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by said person.

Our Liability for Failure to Make Transactions. We may restrict access to the Card, temporarily or permanently, if we notice suspicious activity in connection with the Card. We have no liability for restricting access to the Card because of suspected suspicious activity. Access will be reinstated if we determine that there has been no unauthorized use of the Card. If we do not complete a transfer from the Card on time or in the correct amount according to our Agreement with you (other than for restrictions because of suspicious activity), we will be liable for the correct amount of the transfer. However, there are some exceptions. We will not be liable, for instance:

- If through no fault of ours, a merchant refuses to honor the Card;
- If through no fault of ours, you do not have enough money available on the Card to make a purchase;
- If the terminal or system was not working properly;
- If the Card is expired, damaged, or revoked;
- If the transaction information supplied to BLUCURRENT by you or a third party is incorrect or untimely;
- If circumstances beyond our control (such as flood or fire) prevent a transaction, despite reasonable precautions that we have taken;
- The merchant authorizes an amount greater than the purchase amount.

There may be other applicable exceptions as otherwise provided by state or federal laws.

PIN Protection. You agree to take all necessary steps to protect your PIN and never disclose your PIN to anyone. For security purposes, never write your PIN on the Card and never carry a record of your PIN on your person. If you permit someone else to use your Card and you give that person your PIN, we will treat this as if you have authorized this person to use your Card at their discretion for that transaction and any future transactions. You will be responsible for any transactions initiated by such person. The PIN Protection policy will apply to any of the primary or additional Cards issued by BLUCURRENT. The Reloadable MasterCard account will only allow three (3) incorrect PIN tries in one day before the security system will lock you out, preventing access to any funds. The Card will remain locked for a 24-hour period.

Transaction Activity. A transaction activity report, which includes your balance and details the use of your Card, is available to the primary Cardholder by calling Cardholder Services at , by visiting our website at www.blucurrent.org, by visiting a local BLUCURRENT branch, or by writing to BluCurrent Credit Union Card Services, 1770 W Sunset Springfield, MO 65807. The transaction activity report must be requested by the Cardholder. The information is available to you 24 hours a day, 7 days a week. Your BLUCURRENT Reloadable MasterCard account number and some of the information requested when you ordered the Card are required for authentication.

Error Resolution Procedures. In case of errors or questions about transactions arising from the use of your Card, or if any records you review show transactions that you did not make, call Cardholder Services at 1-800-864-5301, visit a local BLUCURRENT branch immediately or write to BluCurrent Credit Union Card Services, 1770 W Sunset Springfield, MO 65807. We must hear from you no later than 60 days after the transaction appeared on the transaction activity report. We may, at our discretion, extend the period for a reasonable time.

In order to help you with your questions, we will need the following information:

- Your name, address, phone number, and Card number.
- A description of the error or transaction you are unsure about and why you believe there is an error or why you need more information.
- The dollar amount and date of the suspected error.

Once the type of error is identified, we will mail you the appropriate paperwork to complete. Upon receipt of the completed paperwork, we will send you a confirmation letter. We will determine whether an error occurred within 10 business days. BLUCURRENT's business days are Monday through Friday, and exclude holidays. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days and send you a letter. We will notify you of the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation by calling Cardholder Services at 1-800-864-5301.

Disclosure of Information to Third Parties. We may disclose information to third parties about your Reloadable Card account or the transactions that you make:

- Where it is necessary for completing the transaction;
- To verify the existence and condition of your Card for a third party;
- To comply with government agency or court orders;
- If you give us your consent;
- As otherwise required by law.

The Privacy Policy can be requested by calling BLUCURRENT's Member Service Center at 1-800-864-5301/417-887-1983 or by making a request in writing to BluCurrent Credit Union Member Services, 1770 W Sunset Springfield, MO 65807, by visiting a local BLUCURRENT branch or the BluCurrent website www.blucurrent.org

Closure, Expiration, or Revocation of Card. Your Card may be unloaded at an ATM using a PIN, and may be closed by contacting Cardholder Services at 1-800-864-5301, visiting your local BLUCURRENT branch, or by mailing a request in writing to BluCurrent Credit Union Card Services, 1770 W. Sunset Springfield, MO 65807.

Your Card is valid through the last day of the month of the expiration date displayed on your Card. The funds are available for a minimum of 5 years from the load/purchase date, or until the entire PrePaid value associated with the Card has been depleted, whichever comes first. A renewal Card will automatically be mailed to the last known address as reflected on the Cardholder record in the Card Processing System thirty (30) days prior to the expiration date printed on the front of your Card. Your card will not auto renew if the account balance is \$0 and then card has not been utilized in 12 months. You must call Cardholder Services at the number on the back of the Card and activate your renewal Card when it is received. If you do not deplete the balance before the funds expire, the Card may be closed and any unused balance will be returned to the appropriate governing body under applicable escheatment laws. The funds will expire in accordance with the statutory period under the unclaimed property laws in your state of residence if your address is known to us. When your state of residence is Missouri or cannot be identified, funds will expire in accordance with Missouri's Uniform Unclaimed Property Act which has a statutory period of five years.

The Card is the property of BLUCURRENT and we may revoke the Card at any time without cause or notice. You agree to surrender a revoked Card promptly demand. Upon revocation, any stored value remaining on the Card will be refunded to you less any applicable fees.

Governing Law. BluCurrent Credit Union is located in Missouri and your Card is issued from Missouri irrespective of your residency or the jurisdictions in which you use the Card. This Agreement is entered into with you in the State of Missouri and shall be governed, construed, and enforced in all respects and all causes of action relating to terms or conditions of Card usage, or terms and conditions of this Agreement according to the laws of Missouri, without regard to its internal conflicts of law principles.