

## ABOUT THE CARD

### With your ATIRAreload Card, you can:

- Use it instead of paying check-cashing fees, buying money orders and paying for money transfer services
- Only spend the money you have
- Have a safe option to access your money
- Start a financial relationship with MVFCU
- Have your paycheck directly deposited

### How To Use Your Card

**Activate It** – by phone or online

**Load Money** – by direct deposit of your paycheck, at MVFCU or online at [www.ATIRAreload.com](http://www.ATIRAreload.com)

**Use it** – make purchases at merchant locations that accept Visa debit cards, online, and to pay your bills.

**Save Money** – use your card instead of paying check cashing fees, buying money orders and paying for money transfer services.

### Who can purchase a card

Minnesota Valley Federal Credit Union Members with valid government issued photo ID are eligible to purchase the card.

### Where To Use Your Card

Use your card where Visa debit cards are accepted.

#### Merchant locations such as

- Gas stations - Retail stores - Restaurants

#### Online to make purchases and reservations such as:

- Airline tickets -Cars -Concert tickets -Hotels  
- pay for cell phone bills -Utilities -Other Merchants

### How to Set Up Direct Deposit

1. To set up direct deposit online go to [www.ATIRAreload.com](http://www.ATIRAreload.com)
2. Create/ sign into your account
3. In the Account Activities drop-down menu, select Direct Deposit Information
4. Follow the link to the enrollment form
5. Print and provide the form that is displayed to your employer, who will then setup the direct deposit

You can also visit a representative at MVFCU to obtain your direct deposit form

### In Addition You Can...

#### Text Message Alerts

Sign up for text message alerts to stay up to date on your balance at [www.ATIRAreload.com](http://www.ATIRAreload.com) or by visiting a representative at MVFCU.



#### Secondary Cards

Order up to 6 secondary cards for family at [www.ATIRAreload.com](http://www.ATIRAreload.com). When obtaining secondary cards, the money loaded onto your primary card will be shared by all secondary card users. Secondary cards will only be mailed to a U.S. address.

#### Did We Mention Reload Money?

Check your balance at [www.ATIRAreload.com](http://www.ATIRAreload.com) and reload money onto your card anytime. For more information, visit [www.ATIRAreload.com](http://www.ATIRAreload.com).

#### Don't Forget That...

- Your card will come personalized within 5-7 business days of ordering.

- It will come in an unmarked, white envelope.

- After you receive your card, activate it by calling 866.466.0058 or by going online to [www.ATIRAreload.com](http://www.ATIRAreload.com)

- You will receive your PIN when you activate your card

- You can add money to your card at any time. For immediate availability use your debit or credit card. If you do not have a debit or credit card you can load the funds directly with MVFCU.

**Please Note:** When using your routing number and account number to load your card, it can take up to 7 business days to verify the account. After the account is verified loading funds will take 2-3 business days.

## GIFT VS. RELOADABLE

	GIFT	RELOAD
<b>Purchase Price</b>	\$2.95	\$2.95
Cost to purchase the card. This is a one time charge		
<b>Monthly Charge</b>	NO	\$4.95
The VISA RELOAD Card costs \$4.95 per month. This charge is waived for the first 60 days as well as any month you load \$1,000 or more to the card		
<b>VISA Card</b>	YES	YES
Use your card wherever VISA is accepted		
<b>Life Cycle</b>	Funds Available	2 years
How long will the card remain available for use		
<b>Reload Funds</b>	NO	YES
Ability to add funds to the card when the balance has been spent down.		
<b>ATM Withdrawal</b>	NO	YES
Ability to withdraw funds from an ATM		
<b>Direct Deposit</b>	NO	YES
Ability to deposit your payroll directly to the card		
<b>Text Alerts</b>	NO	YES
Ability to receive text message alerts when there is a deposit or withdrawal from your card. These alerts will tell you your balance after each transaction.		
<b>Secondary Cards</b>	NO	YES
Order up to 6 secondary cards for family. When obtaining secondary cards, the money loaded onto your primary card will be shared by all secondary card users.		
<b>Order/ Process Time</b>	Immediate	5-7 business days
How long does it take to receive the card after purchasing.		

# FEE SCHEDULE

## WHAT'S FREE?

- Online Account Access
- Text Message Alerts & Transaction Tracking
- Loading cash & ACH Transfers

Add cash to your card at MVFCU or at [www.atirareload.com](http://www.atirareload.com)

- Reload Card to Reload Card Transfer

There is no cost to transfer money from your ATIRAreload card to another ATIRAreload Card.

## ACCOUNT MAINTENANCE - \$4.95 per month

A better alternative to check cashing fees and wire transfer fees. The \$4.95 charge is assessed after the card is activated and each month thereafter however the first two months are free.

**AUTOMATED PHONE INQUIRY – AUTOMATED – 2 FREE** per calendar month, \$.50 per inquiry after

**ATM WITHDRAWAL U.S.** - \$1.50 per transaction  
1 FREE U.S. ATM withdrawal per calendar month

**ATM BALANCE INQUIRY** - \$1.50 per transaction

## ATM DECLINE U.S. - \$1.50 per transaction

Assessed if decline reason is insufficient funds and/ or expired card

**REPLACE LOST/ STOLEN CARD** - \$15.00 per replacement

## SECONDARY CARD - \$15.00 per card

Up to six cards can access the same account by adding a additional cardholders at [www.atirareload.com](http://www.atirareload.com).

**RUSH CARD WITH OVERNIGHT SHIPPING** - \$25 per incident

**PIN CHANGE** - \$0.25 per change

**CASH ADVANCE** - \$3.00 per transaction

**UNLOAD VALUE** - \$10.00 per transaction

**PAPER STATEMENT** - \$3 per statement

**ATM WITHDRAWAL INTERNATIONAL** - \$5.00 per attempted withdrawal (approve or decline)

**FOREIGN EXCHANGE PROCESSING** – 1% of the transaction amount from VISA

## MERCHANT RELOAD NETWORK

VISA Ready Link – The merchant may charge an additional fee for this service, any fee charged by the merchant on a Ready-Link load is an independent fee assessed by the merchant.

## Two Mankato Locations

1640 Adams Street · 100 Memorial View Ct

## Lobby Hours

Monday - Friday 9:00 AM - 5:00 PM  
\*Saturday 8:00 AM - 12:00 PM

\*1640 Adams Street Only

## Drive-up Hours

Monday - Thursday 7:30 AM - 5:30 PM  
Friday 7:30 AM - 6:00 PM  
Saturday 8:00 AM - 12:00 PM

507-387-3055 · 800-247-0522

## Visit us online

[www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop)

## E-mail

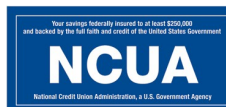
[info@mnvalleyfcu.coop](mailto:info@mnvalleyfcu.coop)

## ART (Audio Response Teller)

507-387-3088 · 877-886-9100

## Mailing Address:

PO Box 4399  
Mankato, MN 56002



## Reloadable Cards



**It Pays to Bank Where You're Part Owner!**

1640 Adams Street & 100 Memorial View Ct  
Mankato, MN 56001

387-3055 [www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop)