

Travel with safety and budget in mind: The Visa Reloadable Prepaid Travel Card

The Visa prepaid travel card has become a handy tool for many travelers as a fast and easy way to pay and budget for expenses when on vacation. The Visa Reloadable Prepaid Travel Card replaces the traditional traveler's checks, which many people find difficult to convert in many places.

Easy as 1-2-3

Prepaid Reloadable Visa travel cards are designed to function similarly to a traditional credit or debit card. Purchases are made in the same manner as debit and credit cards:

1. **Present the card to make a purchase.**
2. **The card is run through a processing machine to make sure the funds are available.**
3. **If the funds are available, you either sign for the purchase or input a PIN, if offered through the issuer.**



The difference between a prepaid card and a traditional credit or debit card is that the prepaid card holds a balance loaded by the cardholder, and is not connected to a revolving credit account or checking account. Once the balance is exhausted, the card cannot be used unless the cardholder reloads the balance through the credit union. **Prepaid debit cards are accepted most anywhere debit or credit cards are accepted, so they make ideal alternatives to carrying around cash.** Additionally, many travelers are uncomfortable with carrying around their regular credit cards and debit cards on vacation because they are leery of the consequences of the cards getting lost or stolen.

World-wide Acceptance

There are plenty of different types of cards to choose from, but a prepaid Visa Reloadable Prepaid travel card comes with benefits which may not be available through another issuer. Namely, the Visa logo is widely recognizable, and Visa cards are accepted throughout the world. Cardholders are unlikely to encounter many merchants during their trip who accept credit cards but do not accept Visa cards. Also very important, you enjoy the same protection with a prepaid Visa card against theft and loss that Visa offers to credit and debit cardholders

A Unique Vacation Budget Tool

While some travelers choose to carry prepaid cards for the security of keeping their personal credit and debit cards safe, others choose to use prepaid cards as a budgeting tool during their trips. Cardholders load the balance they wish to spend during their trip onto their cards, and know that if their balance is used up then they have exceeded their budget.

Other Great Uses

- **Students/College/High School (Allowance)**
- **Savings Account ONLY members**
- **Budget Conscious members**
- **Gifts**



Prepaid Fee Schedule

The following fees apply to the Card and will be applied to the card balance:

Description	Amount	Frequency
Transaction Fees		
Activation Fee-Purchase from Telcoe	\$5.00	
Signature Purchase	----- NO CHARGE -----	
PIN POS Purchase	\$0.15	Per Trans
ATM Balance Inquiry*	\$0.50	Per Trans
ATM Withdrawal Domestic*	\$2.50	Per Trans
ATM Withdrawal International*	\$3.50	Per Trans
ATM Mini Statement*	\$2.50	Per Trans
Purchase w/ Cash Back	\$2.50	Per Trans
Cardholder Service Fees		
General Account Maintenance	----- NO CHARGE -----	
Website Account Maintenance	----- NO CHARGE -----	
Monthly E-Statements	----- NO CHARGE -----	
VRU Access	\$1.95	Per Occur
Visa Customer Service Rep.Reload/question	\$3.95	Per Occur
Reload Fee via Web	\$1.25	Per Occur
Reload Fee via Telcoe Federal CU Rep	FREE	Per Occur
Currency Conversion	1%	Per Trans
Dormant/Inactive Account**	\$2.50	Per Month
Quasi Cash	\$3.00	Per Trans
Forgot PIN	\$2.50	Per Occur
Negative Balance Fee	\$5.00	Per Occur
Card Replacement		
Lost/Stolen Card Replacement	\$15.00	Per Occur
Expired Card Reissue	\$15.00	Per Occur
Damaged Card Replacement	\$15.00	Per Occur
Conversion Fee		
Paper Check Conversion	\$20.00	Per Occur
Value Unload	\$15.00	Per Occur

*The ATM owner may charge an additional access fee.

**A Card is "dormant/inactive" beginning at the end of the 6th month in which the Card has no monetary activity (i.e., no value loaded to card, no purchases, and no ATM withdrawals) and continuing until the card has monetary activity or the Card balance becomes zero.