

# ANNOUNCING



## PIE CREDIT UNION'S PREPAID VISA DEBIT CARD

Load it with the amount you want. Spend only the amount you have.

Control your spending while enjoying the convenience of a debit card.

- Pre-funded to help you manage your money
- Track spending and add more funds with online management tool
- Safer than carrying cash
- Not linked to any account, **no checking account** required, so no risk if lost or stolen
- Use wherever debit cards are accepted



Apply today for the smart way to spend your time and money.

# FAQ

## Visa Reloadable Prepaid Card

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### How do I get a Visa Reloadable Prepaid card?

It's easy! For existing members all you need to do is call or visit the credit union at (713) 551-0491 to order your card. Cards are mailed directly to you and once you receive the card you can then add funds to it. Non-members must join the credit union first. Open your savings account with PIECU so that you can start taking advantage of all your credit union has to offer!

### How does my Visa Reloadable Prepaid card work?

Because it is a prepaid card, spending is limited to the amount of money you load on the card. Because it carries the Visa logo, you can use it anywhere Visa debit cards are accepted – in stores, online or over the phone. The card can also be used internationally. Each time you use your card, the purchase amount is automatically deducted from your card balance. When you run low on funds, simply add more money to the card.

### How can I add money to my VISA Reloadable Prepaid card?

You can add money to your card the following ways:

1. Set up direct deposit of your wages, tax refunds, or other disbursements, such as social security, child support, welfare or other payments.
2. Call or visit the credit union to have us load funds from your PIECU savings or checking account.
3. Load funds yourself through the online management tool at [www.cumoney.com](http://www.cumoney.com).
4. Load funds at a ReadyLink location nearest you. These locations can be found by visiting the online management tool at [www.cumoney.com](http://www.cumoney.com).

### Is there a limit to the amount of money I can add to my VISA Reloadable Prepaid card?

Yes, the maximum amount of money you can have on your card is \$5,000. The minimum amount you can load onto your card is \$10.

### How can I check the balance of my VISA Reloadable Prepaid card?

You can check your card balance by registering your card at [www.cumoney.com](http://www.cumoney.com) or calling the toll free number located on the back of the card. Keeping track of your balance is a sure way to know how much you have to spend.

### How much does it cost to purchase a VISA Reloadable Prepaid card?

There is an initial fee of \$7 to purchase the card, however, once you pay that \$7 your card is good for 2 ½ years. When your card expires you will be sent a new card at no cost to you.

### Are there any other fees associated with my VISA Reloadable Prepaid card?

Yes, but if you purchase your card with PIECU your fees are very minimal compared to other merchants who sell the card. Please visit [www.piecu.org](http://www.piecu.org) to see the fees associated with our card and how it compares to other merchants.

