



The Credit Union Prepaid Reloadable Debit Card

CUMONEY, a turnkey agent program for credit unions

As an agent program, ICUL Service Corporation has set all the fees on the card and will assume all the fraud risk associated with the program. There is no credit union liability and no credit union fraud exposure.

With the *CUMONEY* Program, your credit union will be able to earn additional revenue by charging a retail fee for issuing the card and will also earn on-going revenue per active card.

Custom programs are also available where your credit union would take on the fraud risk, determine any fees to charge your members and earn the interchange income.

CUMONEY card benefits

Branded with the VISA Logo, accepted at over 20 million VISA locations worldwide

In addition to carrying the Visa Logo, the card also supports the Plus and Interlink networks

Can be used at ATMs to withdraw cash and at merchants that accept pinned based POS transactions

No inventory of cards at the credit union

Cards are sent directly to your members via mail with their names embossed on the cards

Standard card design with *CUMONEY* logo or your Credit Union logo

CUMONEY card can be a financial management tool for members that may not qualify for other card programs.

Your members can receive transaction information, change PINs, check balances and fund the card via www.cumoney.com website

Can be funded with member checking or savings but is NOT linked to accounts

How the CUMONEY card works

Your Members applies for a card at your credit union

Credit union approves and opens a *CUMONEY* account for the member

Your member receives their card in the mail, calls the toll free number to activate their card and change their PIN.

The cardholder can go to your credit union to load (at the time of purchase or after receipt in the mail) and reload the card via a secured internet site at your credit union. Cardholders can also load and reload their cards from the convenience of their home via a secured internet site just for their *CUMONEY* card, www.cumoney.com.

Cardholders can make purchases at merchants and get cash at ATMs

How do I offer

Easy program development

No additional software

Only an internet connection

Minimal accounting requirements

ICUL Service Corporation provides all back office support and customer service

Our system is secure, each credit union's authorized staff person has a unique logon and password – same as the gift card program

Credit Union to market the program

Marketing website available to order additional inserts, tent cards, posters and materials.

How do I get started

Give us a call today at (800) 942-7124, ask for Service Corp Administration, and we will be happy to answer your questions.

