

## Atira Reload Fee Schedule

The information included in this Atira Reload Fee Schedule is accurate as of September 16, 2013 and may change after that date. For more information, please call (317) 276-2105 or (800) 621-2105.

Federally Insured by NCUA



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<b>Activation Fee</b> .....	<b>\$4.95</b>
<b>Account Maintenance Fee</b> .....	<b>\$4.95/mo</b>
This is a better alternative to checking fees and wire transfer fees. Fee is assessed in the second month after the card is activated.	
<b>Account to Account Transfer</b> .....	<b>\$0.00</b>
No cost to transfer money from your Elements Financial Atira Reload card to another Elements Financial Atira Reload card.	
<b>Loading Cash &amp; ACH Transfers</b> .....	<b>\$0.00</b>
You can add cash to your card at any Elements branch or online at <a href="http://atirareload.com">atirareload.com</a>	
<b>Phone Inquiry – Operator Assisted</b> .....	<b>\$1.50 each</b>
<b>Phone Inquiry – Automated</b> .....	<b>\$0.50 each</b>
2 FREE automated phone inquiries per calendar month.	
<b>ATM Withdrawal U.S.</b> .....	<b>\$1.50 each</b>
1 FREE U.S. ATM withdrawal per calendar month.	
<b>ATM Balance Inquiry</b> .....	<b>\$1.50 each</b>
<b>ATM<sup>1</sup> Decline U.S.</b> .....	<b>\$1.50 each</b>
Assessed if decline reason is "Insufficient Funds" and/or "Expired Card."	

<b>Lost/Stolen Card Replacement</b> .....	<b>\$15.00 each</b>
<b>Secondary Card</b> .....	<b>\$15.00 each</b>
Two cards can access the same account by adding a secondary card. Visit <a href="http://www.atirareload.com">www.atirareload.com</a> for more information.	
<b>Rush Card – Overnight Shipping</b> .....	<b>\$25.00 each</b>
<b>PIN Change</b> .....	<b>\$0.25 each</b>
<b>Cash Advance</b> .....	<b>\$3.00 each</b>
<b>Unload Value</b> .....	<b>\$10.00/txn</b>
<b>Paper Statement</b> .....	<b>\$3.00 each</b>
<b>ATM Withdrawal International</b> .....	<b>\$5.00 each</b>
<b>ATM<sup>1</sup> Decline International</b> .....	<b>\$5.00 each</b>
Assessed if decline reason is "Insufficient Funds" and/or "Expired Card."	
<b>Foreign Exchange Processing</b> .....	<b>1.00% of the transaction amount</b>
<b>Merchant Reload Network</b>	
Visa ReadyLink – The merchant may charge an additional fee for this service. Any fee charged by the merchant on a ReadyLink load is an independent fee assessed by the merchant.	