

List of all fees for Wanigas Credit Union Prepaid Card

All fees	Amount	Details
Get Started		
Card Purchase	\$6	Fee per each Primary card issuance (includes first value load).
Secondary Card	\$10	Fee per each additional card added to the Primary account.
Express Delivery	\$25	Fee per each expedited card delivery requested.
Monthly Usage		
Monthly Usage	\$0	No fee for monthly usage.
Monthly Inactivity	\$5	Monthly fee assessed after 6 months of no transactions.
Add Money		
Value Reload	\$3	Fee per each value reload.
Direct Deposit	\$0	No fee for direct deposit processed.
Spend Money		
Purchase Transaction	\$0	No fee for purchase transaction.
Get Cash		
ATM Withdrawal (in-network)	\$3	Fee per in-network cash ATM withdrawal. In-network refers only to Wanigas Credit Union owned ATMs.
ATM Withdrawal (out-of-network)	\$3	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$3	Fee per cash advance transaction.
Information		
Customer Service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer Service (live agent)	\$0	No fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0	No fee for in-network ATM balance inquiries. In-network refers only to Wanigas Credit Union owned ATMs.
ATM Balance Inquiry (out-of-network)	\$0	We do not charge a fee for balance inquiries. However you may be charged a fee by the ATM operator.
ATM Decline	\$0	No fee for ATM decline.
Using your card outside the U.S.		
Foreign Exchange Transaction	1%	Of the U.S. dollar amount of each transaction.
International ATM Withdrawal	\$5	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$0	We do not charge a fee for balance inquiries. However you may be charged a fee by the ATM operator.
International ATM Decline	\$0	We do not charge a fee for declines. However you may be charged a fee by the ATM operator.

Other		
PIN Change	\$0	No fee for PIN change request via the automated customer service line.
PIN Inquiry	\$0	No fee for PIN inquiry via the automated customer service line.
Card Reissue	\$10	Fee per each card reissue requested.
Lost Stolen Card Replacement	\$10	Fee per each card replacement requested.
Account Closure with Cash Out	\$10	Fee for account closure with cash out.

Treat this card like cash. Not NCUA insured. Your funds will be held at or transferred to Wanigas Credit Union. If Wanigas Credit Union fails, you are not protected by NCUA share insurance and could lose some or all of your money.

No overdraft/credit feature.

Contact Wanigas Credit Union by calling 800-675-2285, by mail at 1837 Bagley St, Saginaw MI 48601, or visit www.wanigas.com/gift-cards-prepaid-cards.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.