

## Convenience Simplicity Value

### Get your money faster!

Direct deposit means:

- No waiting in line
- No check-cashing or bank fees
- No lost or stolen checks

Receive the benefits of direct deposit and manage your money with the US Bank/ **CFR Prepaid Visa Debit Card**.

### A Better Way to Bank!

- Easy to get--no credit or Chex Systems review required.

With **Direct Deposit**, your CFR card can be automatically loaded with pay, financial aid, benefits, or even tax refunds and the money is immediately available; **no holds** on your deposits.

There is **NO monthly fee** to use the card making it **less expensive than most checking accounts**.

Unlike a regular bank account, there is **no minimum balance** and the card has safeguards to prevent overdrafts. That means **no bounced checks or penalty fees**.

The CFR prepaid Visa debit card also has a linked **Savings Account** with options to automatically transfer money to savings.

Use the cardholder website to learn more money management tips and even earn **awards**.

Questions? Ask [support@cfrcard.org](mailto:support@cfrcard.org).



**Zero Monthly Fees**  
**Free ATMs**  
**Savings Account**  
**Use for any Direct Deposit**

Convenient and cost effective:

- **Use wherever Visa is accepted.** Make purchases at stores, on-line, by mail-order or over the phone.
- **Keep track of account balance** through automatic text or email alerts, automated phone inquiry, or on-line website.
- **Budget income and expenses** by reviewing card transaction history.
- **Get a joint account card to inexpensively share money** with family or friends around the world.
- **Pay Bills on-line and on-time.**
- **Get “cash back” with purchases for free** and avoid non-network ATM charges. **Use FREE US Bank, Allpoint or MoneyPass ATMs.**

**Getting a CFR Card is easy. Ask about it today!**



*Providing tools for economic empowerment*

<b>Monthly Account Maintenance</b>	Free		
<b>Purchases at Point-of-Sale</b> (Domestic)	Free		
<b>Cash Back with Purchases</b> (Domestic)	Free		
<b>ATM Transactions</b>	<u>Cash Withdrawal</u>	<u>Declined Withdrawal</u>	<u>Balance Inquiry</u>
U.S. Bank ATM	Free	Free	Free
MoneyPass® ATM	Free	Free	Free
Allpoint ATM	Free	Free	Free
Other ATM	\$2.00	\$0.50	\$1.00
International ATM	\$3.00	\$0.50	\$1.00
The owner of any Non-U.S. Bank or Non-MoneyPass ATM may assess an additional surcharge fee for any ATM transaction.			
<b>Teller Cash Withdrawal</b>	Free		
<b>Customer Service</b>			
Automated Phone Service	Free		
Online	Free		
Live Phone Representative	Free		
<b>Text or Email Alerts*</b>	Free		
<b>Inactivity</b> After 90 consecutive days. Not assessed if balance is \$0.00.	\$2.00 Per Month		
<b>Monthly Paper Statement</b>	If requested – \$2.00		
<b>Card Replacement</b>			
Initial Personalized	Free		
Card Replacement (standard mail)	\$5.00 (one free per rolling year)		
Expedited Mail (2-3 business days)	\$15.00		
Overnight	\$25.00		
<b>Foreign Transaction</b>	Up to 3% of transaction amount		
<b>Companion Card</b>	Free		

\*Standard messaging charges apply through your mobile carrier. Message frequency depends on account settings.



[www.CommunityFinancialResources.org](http://www.CommunityFinancialResources.org)