

List of all fees for Alabama ONE Credit Union Prepaid Card

All fees	Amount	Details
Get started		
Card purchase	\$5.99	This fee is charged per card purchased.
Monthly usage		
Monthly fee	\$5.99	2 months after activation, this fee is charged monthly.
Add money		
Reload via Readylink Retail Reload Network	\$0.00	Merchants reserve the right to charge a fee.
Mobile Check Deposit	\$0.00	The mobile check deposit service is provided by Ingo Money. Mobile check deposits made onto the Card will be subject to their fee schedule. For more details on their fees, visit https://www.ingomoney.com/benefits-fees/ .
Get cash		
ATM withdrawal (in-network)	\$3.00	"In-network" refers to the Alabama ONE Credit Union ATM Network. Locations can be found at https://www.alabamaone.org/locations/ .
ATM withdrawal (out-of-network)	\$3.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the Alabama ONE Credit Union ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Information		
Customer service (automated)	\$0.00	
Customer service (live agent)	\$0.00	
ATM balance inquiry (in-network)	\$1.00	"In-network" refers to the Alabama ONE Credit Union ATM Network. Locations can be found at https://www.alabamaone.org/locations/ .
ATM balance inquiry (out-of-network)	\$1.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the Alabama ONE Credit Union ATM Network. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International transaction	2%	Of the U.S. dollar amount of each transaction
International ATM withdrawal	\$3.00	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	\$1.00	This is our fee. You may also be charged a fee by the ATM operator.
Other		
Reissue	\$10.00	This fee is charged per card replaced or reissued.
Inactivity	\$0.00	

Register your card for NCUA insurance eligibility and other protections. Your funds will be held at or transferred to Alabama ONE Credit Union, a NCUA insured institution. Once there, your funds are insured up to \$250,000 by the NCUA in the event Alabama ONE Credit Union fails, if specific deposit insurance requirements are met and your Card is registered. See <https://www.ncua.gov/> for details.

No overdraft/credit feature.

Contact Alabama ONE Credit Union by calling 1-866-902-6082, by mail at Cardholder Services P. O. Box 7235 Sioux Falls, SD, or visit <https://www.alabamaone.org/>.

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.