

The following are your MAX Credit Union Visa® Reloadable Card Terms and Conditions. “Agreement” means these Visa Reloadable Card Terms and Conditions. “We” “us” and “our” refer to MAX Credit Union. “You” and “your” refer to the person who has obtained a Card from us. “Card” means the primary Visa Reloadable Prepaid Card and any secondary Reloadable Cards obtained from us. Please read the following carefully and keep them for your records. You should also review the full terms and conditions by calling us at 866.760.3156 or visiting our website at myMAX.com. Upon receipt, the Reloadable Card should be signed immediately. By accepting and using your Card, you are agreeing to these important Disclosures and Terms and Conditions.

Agreement; Amendments

We agree to maintain the Card for you and to perform according to the Agreement. By obtaining a Card from us, activating the Card, and by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment, and further agree that this Agreement is binding on your successors, representatives and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address shown for the Card on our records or has been posted on our Website or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice. You must be a resident of the U.S. to purchase this Card.

Card Registration

You may activate and register your card on the Reloadable Card Website, which can be accessed at www.myMAX.com. You can also activate your card by calling 866-760-3156. You must sign the back before you can use the Card. Non-personalized cards are activated upon load; however, should be registered on the website.

Lost/Stolen Cards, Questions, Complaints, Problems or Balance/Transaction Information
Contact MAX Credit Union at 866-760-3156

Using Your Card

Your MAX Visa® Reloadable Card is issued by MAX Credit Union and may be used for purchases at most merchants where Visa Debit is accepted. The card may not be used at some merchants including non-financial money exchange establishments and gambling establishments. Some merchants, like restaurants, may attempt to submit authorizations against the card for an amount greater than the actual payment purchase amount. If a merchant attempts an authorization greater than the balance remaining on your Reloadable card, it may be declined.

This MAX Visa® Reloadable Card is not a credit card. You may only use it when there is a balance remaining on the card and only up to the amount left on the card. Purchases will be deducted from your MAX Visa Reloadable Card until the value reaches zero. If you are given value through use of the Card

greater than the balance remaining, you will pay us on demand the amount by which your transactions exceeded the balance remaining on the Card. Personalized cards can be reloaded unlimited times. Non-personalized cards can only be reloaded three additional times after the initial load.

To make a purchase greater than the balance on your card, you will need to use a second payment method – cash, check, credit or debit card – to cover the difference. When making your purchase, tell the cashier in advance how much to deduct from your card and how much you will pay with the second payment method.

There will be a \$2.50 monthly maintenance fee for each month there is a balance remaining on the card.

*This fee is waived for the first six months after the card activation date.

Foreign Exchange: If a card transaction is made in a currency other than that loaded onto the card, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed.

Right to Restrict Access

We may restrict access to the Card, temporarily or permanently, if we notice suspicious activity in connection with the Card, and we will notify you if we do so. We have no liability for restricting access to the Card because of suspected suspicious activity.

Right to Revoke Card

The Card is property of MAX and we may revoke the Card at any time without cause or notice. You agree to surrender a revoked Card promptly upon demand. Upon revocation, any stored value remaining on the Card will be refunded to you less any applicable fees.

Card Issuance Fee	\$4.99
Secondary Card Fee	\$3.00
Card Replacement Fee	\$10.00
Inactivity Fee	\$2.50 (6 months after no activity)
Value Reload Fee	\$3.99
Express Delivery	\$25.00
ATM Transaction Fee	\$1.00
ATM Balance Inquiry Fee	\$0.50
Overdraft Fee	\$30.00
Foreign Exchange Transaction Fee	1% of Transaction Amount
Customer Service Call Fee	\$3.55
PIN Inquiry Fee	\$1.00