



Introducing the **KEE Federal Reloadable VISA Debit Card!**

Features of the KEE Federal ATIRAreloadSM Visa Card

- Purchased through KEE Federal Credit Union without needing a checking or a deposit account for \$4.95.
- Can direct deposit all of your paycheck or just a minimum of \$25 per paycheck.
- The card can be used at all Visa-branded ATM's and merchants – in addition to online, by phone or mail order, wherever Visa is accepted.
- Multiple ways to load/reload the card – online, in-branch, direct deposit and more!
- The card can be used over and over again!

Benefits of the KEE Federal ATIRAreloadSM Visa Card

- Safer than cash – if your card is lost/stolen it can be easily replaced.
- No risk of debt – you can only spend what is loaded onto the card.
- SMS text messaging – allows you to check your balance on-the-go!
- Everyone qualifies – no credit check needed to apply!

How can my Student or Teen benefit from a KEE Federal ATIRAreloadSM Visa Card?

- You can create a separate card for your student or teen and they will receive the second card for free (this applies to students or teens only).
- You can direct deposit directly to the card what you want them to spend.
- They can only spend what is available on the card and not overdraw.
- They, or you can reload the card several other ways!
- Must be a minimum of 14 years of age.

For More Information, call us at 308-237-5872 or...

- Go to www.atirareload.com, click on FAQ on the left side of the screen; select KEE Federal Credit Union from the down arrow and click "GO".

Enrolling in the KEE Federal Credit Union ATIRAreloadSM Visa program is fast and easy!

There is no cost to enroll in this program. Simply complete the enrollment form and return it to your payroll department or at any KEE Federal Credit Union branch.

Once your enrollment has been completed, you will receive your card in the mail in about 7-10 days.

KEE Federal's ATIRAreloadSM Visa Card Fee Schedule

Card Purchase Price \$4.95

Monthly Account Maintenance \$4.95 per month

First 60 days are free. The fee can also be waived if there is a \$1,000 loaded on the card during the month.

Account to Account Transfers – FREE

No cost to transfer money from your ATIRAreloadSM card to another ATIRAreloadSM card.

Loading Cash & Automatic Transfers – FREE

You can add cash to your card at KEE Federal Credit Union or online at www.atirareload.com

Phone Inquiry – Operator Assisted – \$1.50 per inquiry

Phone Inquiry – Automated – \$0.50 per inquiry

2 FREE automated phone inquiries per calendar month

ATM¹ Withdrawal U.S. – \$1.50 per transaction

1 FREE U.S. ATM withdrawal per calendar month

ATM Balance Inquiry – \$1.50 per transaction

ATM Decline U.S. – \$1.50 per transaction

Assess if decline reason is "insufficient funds" and/or "expired card".

ATM Withdrawal – International – \$5.00 per transaction

ATM¹ Decline – International – \$5.00 per transaction

Assessed if decline reason is "insufficient funds" and/or "expired card"

Foreign Exchange Processing – 1% of the transaction amount

Lost/Stolen Card Replacement – \$15.00 per replacement

Secondary Card – Free if for a Teen or Student; \$15 for any other person

Must be a minimum of 14 years of age to have a secondary card.

Rush Card – Overnight Shipping – \$25 per incident

PIN Change – \$0.25 per change

Cash Advance – \$3.00 per transaction

Unload Value – \$10.00 per transaction

Paper Statement – \$3 per statement

Online statements are available at no cost!

¹Whenever you use an ATM there is a "network" or ATM withdrawal fee. In addition to the ATM withdrawal fee, some ATM's may impose a surcharge fee (typically between \$1.00 and \$2.00) for use of the machine. This amount is debited directly from your ATIRAreloadSM card at the time of the withdrawal.

Important information about procedures for opening a new account.

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: when you open an account, you will be asked for your name, address, date of birth and other information or documentation that will allow us to identify you.



