

GUIDE TO USING YOUR SMARTCASH CARD

At the Towson and Perry Hall ATMS

Fees:

The Credit Union may establish any fees or charges associated with the use of your SmartCash Card as may be necessary in the future.

Transactions- maximum in a 24-hour period:

Nine (9) at any ATM

Fifteen (15) at point of sale purchases.

Inquiries on:

- Regular Savings
- Checking

“Available” balance, not actual balance will be given.

Withdrawals from:

- Regular Savings (\$10 min.)
- Checking (\$10 min.)

Maximum withdrawal of \$500 per day.

Deposits into:

- Regular Savings
- Checking

Deposits are not available for withdrawal until received and verified by us.

Direct Deposit monies available on actual payday.

Transfers:

Between Regular Savings and Checking.

Loan Payment:

By deposit.

**At ATMs in the Following Networks:
ALLPOINT, STAR, PLUS, VISA,
and EXCHANGE**

Fees:

First Eight (8) Transactions a month FREE.
Above that, the cost is \$1.00 per transaction.

Transfers:

Regular Savings to Checking
Checking to Regular Savings

Withdrawals:

From Regular Savings & Checking

Maximum withdrawal - \$500 daily

Minimum withdrawal amount - \$10

*If there is a hold on account (check hold, collections, etc.)
funds will not be made available.*

Inquiries on:

Regular Savings and Checking

*NOTE: ATM Inquiries provide "available" balance not
actual balance.*

Point of Sale Purchases:

To purchase goods and services at any business
establishment where the VISA Card is accepted. The
maximum possible purchase amount in a 24-hour
period is \$1,000 and/or fifteen transactions.

*No Savings Deposits or Loan Activity available from
Network ATMs.*

ATM surcharges could be imposed by ATM owners.

**24-Hour Lost/Stolen Card Hotline:
1-800-472-3272**

**Outside the U.S., call collect:
0-973-682-2652**