

# 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**