Which Prepaid Card Do They Need?

Envisant Prepaid Products Comparison Chart	Gift Cards	TravelMoney	Everyday Spend
Designs available	70+	5	4
Instant issue	\checkmark	\checkmark	
Card mailed to member			\checkmark
Non-reloadable	\checkmark		
Reloadable at credit union		\checkmark	✓
Reloadable online		\checkmark	\checkmark
EMV chip		√	\checkmark
Online access	www.cumoney.com/gift	www.cumoney.com	www.cumoney.com
Mobile app		✓	\checkmark
Activation required		\checkmark	\checkmark
Signature purchases	\checkmark	√	✓
PIN purchases		\checkmark	\checkmark
ATM Use	N/A	✓	√
ATM Daily limit	N/A	\$500	\$300
Expiration	7 years	3 years	30 months
Initial load	\$10	\$100	\$ 0
Minimum reload	N/A	\$10	\$10
Maximum load	\$1,000	\$5,000	\$5,000
Maximum balance	\$1,000	\$5,000	\$5,000
Reload fee	N/A	\$2	\$0
Replacement fee	\$10	\$5	\$10
Cash advance daily limit	N/A	\$1,000	\$1,000
Inactivity fee	\$5 per month after 12 months of inactivity	\$5 per month after 10 months of inactivity	\$0
Monthly fee	N/A	N/A	\$3.95 per month
Reissue automatically upon expiration	N/A	N/A	If card has a positive balance, it will reissue at expiration
Cardholder customer service – sold after Oct 1, 2018	(833) 729-2843	(833) 729-2853	Sold after April 1, 2019 (833) 729-2853
Cardholder customer service – sold prior to Oct 1, 2018	(866) 833-2370	(877) 850-9650	Sold prior to April 1, 2019 (877) 850-9650

Envisant