



Miscellaneous Instructions

Enroll In Text Message Alerts

Once you have activated your card, created a username and password, answered the security questions, and have your account set up, the next thing to do is enroll in Text Message Alerts. On the right-hand side under "Account Activities", click the dropdown menu, and choose "Text Message (SMS) Alerts". You will then enter your cell phone number and your service carrier. Then it will send you a test message, which you need to reply to in order to activate the service.

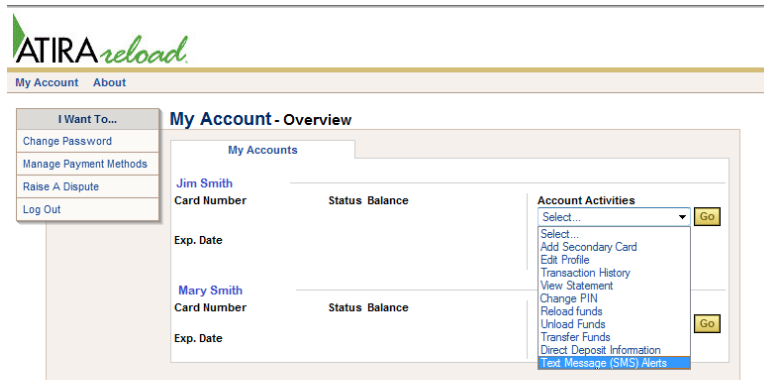


Figure 1

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Payroll Direct Deposit

If you would like your employer to put all, or a portion, of your paycheck directly onto your card, the account numbers they will need can be found here. On the right-hand side under "Account Activities", click the dropdown menu, and choose "Direct Deposit Information". Figure 2 shows the next screen that will appear. At the bottom of the screen, (shown right) click the link that says "enrollment form." This will cause another screen to open, which is a printable form that you can print and give to your employer.

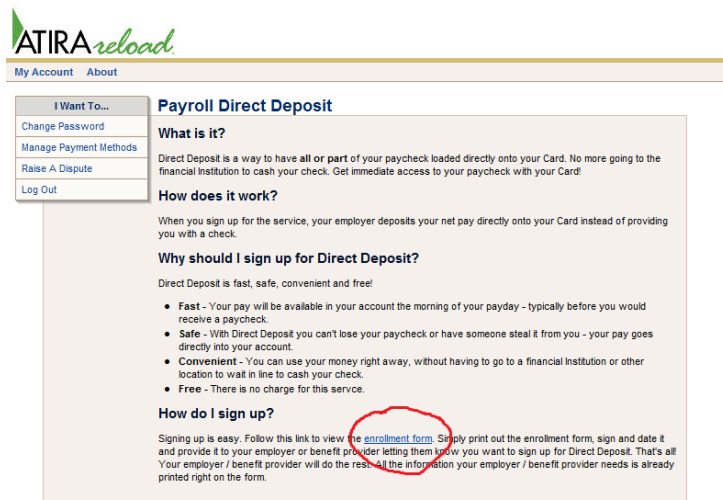


Figure 2

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ATIRA RELOADABLE CARD

Hours of Operation—Harlan Branch

1414 Chatburn Ave Harlan, IA 51537

Phone: 712-755-3881

Fax: 712-755-5536

**Lobby: Mon. Tues. Thurs. Fri. 8:30 a.m.—
4:30 p.m.**

Lobby Wed: 9:00 a.m.—4:30 p.m.

Lobby Sat: Closed

**Drive-up: Mon. Tues. Thurs. Fri. 7:30 a.m.—
5:00 p.m.**

Drive-up Wed: 9:00 a.m.—5:00 p.m.

Drive-up Sat: 8:30—Noon

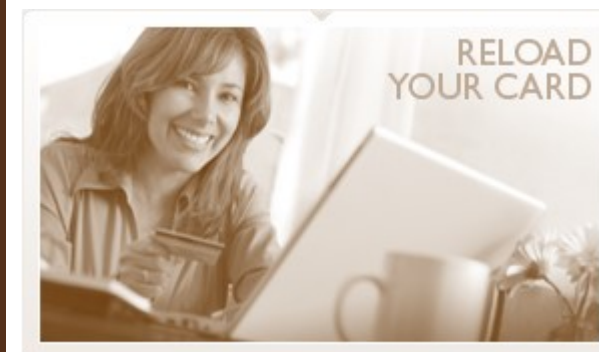
Hours of Operation—Avoca Branch

102 N Elm St Avoca, IA 51521

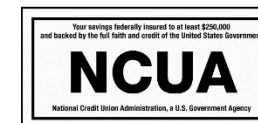
Phone: 712-307-6881

Fax: 712-307-6883

**Lobby: Mon. Tues. Wed. Thurs. Fri. 8:30
a.m.—4:00 p.m.**



Town & Country CREDIT UNION



www.towncountrycu.com

Email: cuservices@towncountrycu.com

THE POWER OF PLASTIC WITHOUT DEBT

Why ATIRAreload Card?

- The ATIRAreload Card is **different from a debit card** because there is no checking account needed. It is not connected to any of your bank information in anyway.
- The ATIRAreload Card is **different from a credit card** because it is totally funded by you and your budget. No credit check is necessary to obtain the card.
- The ATIRAreload Card is **safer than carrying cash** and is insured by VISA against loss or theft.
- The ATIRAreload Card can be used to **make purchases online** just like any other credit card.
- The ATIRAreload Card can be used to **make withdrawals at an ATM machine**. Always choose checking account at the ATM. Or, to avoid ATM fees, ask for cash back when you make a purchase in a store with your PIN.

How To Load the ATIRAreload Card

There are 3 ways to load the card:

1. At Town and Country Credit Union with cash, or via a withdrawal from your account either in person or by phone. Once we load it here, the funds are instantly available on your card.
2. Transfer from your account at TCCU to the card online: **www.atirareload.com**. The first time you do this, it will take 10 business days to transfer. Subsequent transfers will take about 3 business days.
3. Direct deposit your paycheck from your employer directly onto the card. The necessary account numbers for this can be found on the website: **www.atirareload.com**.



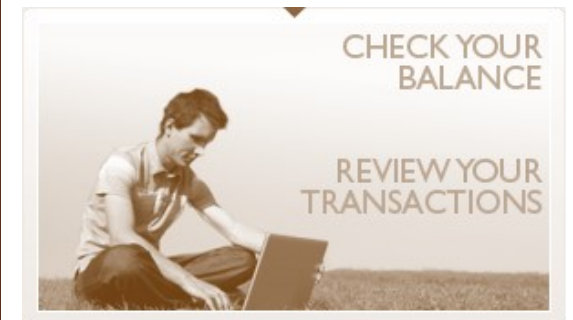
WWW.ATIRARELOAD.COM

Usage Tips

1. **There is a \$4.95 monthly fee for this card. However, there are three ways to avoid the fee:**
 - Allow the balance on the card to get down to \$0 by the end of your billing cycle.
 - Make one online transfer of \$25 or more from your account at TCCU onto the card one time during the billing cycle.
 - Have your employer directly deposit \$25 or more onto the card from your paycheck.
2. **There are many features to take advantage of on www.atirareload.com.**
 - Sign up for text message alerts! It will text you when purchases and deposits are made, and tell you what your current balance is.
 - You can also view your transaction history, purchases and deposits.
3. **When purchasing gas, we recommend paying inside at the register.** If you pay at the pump, it will freeze up to \$80 on your card until the transaction is posted. Paying at the register avoids this freeze on your card.

Fee Schedule

Account Maintenance	\$4.95/mo
Account to Account Transfer	Free
Loading Cash & ACH Transfers	Free
Phone Inquiry (Operator Assist)	\$1.50
Phone Inquiry (Automated)	Free
ATM Withdrawal (1 Free/mo)	\$1.50
ATM Decline for expired card or insufficient funds	\$1.50
Lost/Stolen Replacement	\$15
Overnight Order	\$25
PIN Number Change	\$0.25
Cash Advance	\$3
Unload Value	\$10
Paper Statement	\$3.00/mo
ATM Withdrawal, International	\$5



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