

### What is your Visa Gift Card?

Your Visa® Gift Card is a prepaid Visa card that can be used for purchases at merchants worldwide that accept Visa Debit Cards. The value of the card is loaded at the time of purchase and your spending is limited to the amount of money placed on the card by the purchaser.

### Do I need anything before I use the card?

Before using the card, record your card number and keep it in a safe place in the event your card would become lost or stolen. Sign the card on the back signature panel. It is also a good idea to register the card, especially for online or mail order purchases, at [www.ConsumerCardAccess.com/cugift2](http://www.ConsumerCardAccess.com/cugift2).

### How does my Visa Gift Card work?

To make a purchase, make sure you know the amount remaining on the card then select credit and sign for the purchase. The debit option requires a PIN to work. The card does not come with a preset PIN, so you will need to set one prior to making the purchase for the debit option to work.

### Even though my name is not embossed on the card, can I still use it?

Yes, just make sure you sign the back of the card. Merchants will compare your signature on the back of the card with the receipt that you sign.

### How can I check my balance on my gift card?

Each time you use your card, the amount of the purchase is deducted from the available balance on the card. It is a good idea to keep track of your purchases and know your balance before shopping to ensure that your card will be accepted. Because your gift card is similar to a debit or credit card, merchants do not have access to see the remaining balance on your card. To check your balance, you may call toll free at 866.833.2370 or check online at [www.ConsumerCardAccess.com/cugift2](http://www.ConsumerCardAccess.com/cugift2). You will need your 16 digit card number and the 3 digit security code from the back of the card.

### Is there a limit on the frequency of transactions or the number of merchants?

There is no limit on how frequently you may use your gift card to make purchases or the number of merchants. However, you may not make transactions that exceed the amount of funds available on your gift card.

### Can I use my Visa Gift Card to make a purchase for more than the balance I have remaining on the card?

Most merchants will permit you to use your card for part of the purchase price and pay the remainder by cash, check, or other card. Let the merchant know in advance that you will be using two methods of payment. Let them know exactly what amount is to be applied to the gift card, then pay the remaining amount with your second form of payment.

### What happens when I have spent the balance on the card?

The card is non-reloadable and can no longer be used. However, you may wish to keep your gift card in case you need to return merchandise for credit.

#### **Can I use my Visa Gift Card internationally?**

Yes, your card may be used at any merchant that accepts Visa Debit Cards.

Transactions made in currencies other than U.S. dollars will be converted to U.S. dollars plus any Issuer International Transaction Fee of up to 1%.

#### **Can I get cash from my gift card?**

Yes. The card can be used to withdraw funds by ATM or receive cash advances. You will need to enter your pre-selected PIN (login to

<https://www.consumercardaccess.com/cugift2> or call 866-833-2370 to set a PIN) and follow the ATM instructions. There is a maximum limit of \$310 per day including any fees that the ATM owner may charge per transaction.

#### **Can my Visa Gift Card be used at gas stations?**

Yes.

#### **Do I get monthly statements?**

No statements are generated. You may determine your card balance by calling 866.833.2370 or online at [www.ConsumerCardAccess.com/cugift2](http://www.ConsumerCardAccess.com/cugift2).

#### **How long can I use my Visa Gift Card?**

You may use your gift card until the funds are depleted, or until the last day of the expiration date on the card. If any available balance remains on the card after the expiration date, it is forfeited.

#### **What if I need to return an item that I purchased with my gift card?**

Different merchants have different return policies. Returns made will be handled by the merchant in the same way that returns are handled with any other Visa card. It is best to save your receipt and the card even after all funds have been depleted in case the merchant's policy is to credit the amount back to your card.

#### **Can I use my Visa Gift Card to make reservations for car rentals or hotels?**

No, the card may not be used to reserve any balance that has not yet accrued, such as to reserve hotel rooms or rental cars.

#### **Can I use the Visa Gift card at restaurants and for beauty services?**

Yes, but please be aware many restaurants, hair salons, and nail salons will factor in an automatic 20% tip to the purchase price. If this amount exceeds your available balance on the card, the authorization for purchase may be declined. Let the merchant know to only deduct a specific amount from the card and make payment for the balance by another method of payment. You may not use the card to add a tip after a transaction has been processed.

#### **Can I use the card for internet or phone purchases?**

For security reasons, most internet, mail order, and telephone order companies require that your billing address for your order match the billing address on the card. Please register your card before placing any orders at [www.ConsumerCardAccess.com/cugift2](http://www.ConsumerCardAccess.com/cugift2) or by calling 866.833.2370. Please note that when ordering online, the information on the card must match exactly to the information given to the merchant.

#### **What if my gift card is lost or stolen?**

Please notify us immediately: call 866.833.2370 or go online at [www.ConsumerCardAccess.com/cugift2](http://www.ConsumerCardAccess.com/cugift2).

A replacement card in the amount of your remaining balance, less a reissue fee of \$10 may be issued at the Credit Union. You must provide us with your 16 digit card number to cancel your card and receive a replacement card. Keep your card number in a safe place in the event this would happen.

#### **Can I cancel a purchase?**

If you change your mind and request a merchant to cancel your purchase, be aware that if the merchant has already obtained an authorization for your purchase, you may need to wait 4-7 days for the funds to be available.

#### **What if my purchase is declined?**

In most cases, the balance remaining on the card is not enough to cover the purchase amount. Please be aware that some merchants, such as restaurants, beauty salons, cruise lines or mail order companies require the card to have a greater available balance than the purchase to allow for tips or incidental expenses.

#### **Can the card ever have a negative balance?**

If a merchant puts through a transaction without prior authorization and funds are not available on the card, you may be liable for the amount greater than your available balance and be required to make payment to cover that amount.

#### **Is there a maintenance fee on the gift card?**

A monthly maintenance fee of \$5.00 will be deducted from your balance in the thirteenth month after 12 months of non-use. This fee will occur each month until transaction activity resumes, the card reaches expiration date, or the available balance reaches \$0.00.

#### **What if I have a dispute over a purchase?**

You should contact the merchant directly to settle the transaction in question.

#### **What if there is an error on a transaction?**

Please refer to the Error Resolution Procedures in the Gift Card Agreement.

#### **Can I use this card to make payments for my recurring monthly bills?**

No pre-authorized, regular payments are allowed.