

## **Frequently Asked Questions about the Prepaid Gift Card**

### **What is the Prepaid Gift Card?**

Your Prepaid Gift Card is a prepaid Debit Card with a specific dollar value. Your Prepaid Gift Card and its value are accepted at most places Debit Prepaid is accepted.

### **How does the Gift Card work?**

Because it's a Prepaid Gift Card, spending is limited to the amount of money on the card. When the recipient makes a purchase with the Gift Card, the purchase amount is deducted from the card balance.

### **Is the Gift Card a credit card?**

No. The Gift Card is a prepaid card. While a prepaid card looks similar to a credit card, gift card recipients do not have a line of credit. They can only spend up to the balance on the card.

### **How can I purchase a Gift Card?**

Simply visit your local credit union in person.

### **How do I activate my Gift Card and obtain my PIN?**

Your Gift card can be activated by logging into the website found on the back of your Gift Card. Go to the Prepaid landing page, click on the Gift Card link bringing you to the Gift Card Website, and click on the Activate Card button. You will then be prompted to choose a 4-digit PIN. You may also call the customer support number listed on the back of your card, 866-902-6082, to Activate it, an assigned PIN will be automatically spoken after your card is activated; you will have the opportunity to select a new PIN if you choose.

### **How can I check the balance on my Gift Card?**

Visit the website found on the back of your Gift Card, or call the number on the back of your card for balances and transaction history.

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

You can use your Prepaid Gift Card at most places in person or online Debit card cards are accepted. See Terms and Conditions for further information.

### **Can I use my Gift Card for online purchases?**

Yes. You may use your Gift Card for mail order, telephone, and online purchases. Please make sure you register your Gift Card on the website found on the back of your Gift Card with the correct billing information, including your name and address, or the transaction may be declined. Please note that your Gift Card cannot be used for online gambling. You can use the

“Show Card Details” option when logged into the Gift Card Manager website to display your account information if shopping online without your physical Prepaid Card handy.

**What should I do when the merchant’s sales terminal asks me to press “Debit” or “Credit”?**

You have the option to press ‘Credit’ or ‘Debit’ button. The credit transaction will require you to sign a sales receipt to authorize the purchase and the debit transaction will require you to enter your PIN to authorize the purchase.

**What if the item I want to purchase exceeds the value of my Gift Card?**

If the purchase amount exceeds the available card balance, then you must inform the merchant of the amount you want to pay with the Prepaid Gift Card and that you will pay the difference in cash, check, credit or debit card. If the purchase amount exceeds the available balance of the Prepaid Gift Card, the transaction will not be approved.

**What do I do if I need to return an item?**

In the event you need to return an item you purchased with your Prepaid Gift Card, the merchant will handle the item in accordance with Debit card guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

**What if the purchase is denied?**

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Prepaid Gift Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires that a specific minimum balance be available on the card, which is determined by the issuer of the prepaid card, in order to complete the transaction. Again, only the actual amount spent will ultimately be deducted from the card.

**What happens when the funds are spent?**

When you have depleted all the funds on the Gift Card and no returns are necessary, simply destroy and discard the Gift Card.

**Can I use my Gift Card for recurring transactions?**

No, the Gift Card may not be used for automatic recurring transactions such as internet service providers or health club fees. The Gift Card may not be used for internet gambling or any illegal activity.

### **What should I do if my Prepaid Gift Card is lost or stolen?**

Contact Prepaid Gift Card Center immediately at 1-866-902-6082. Additionally, read the Prepaid Gift Card Center Terms and Conditions found on the website of the financial institution which issued this Gift Card for important Prepaid Gift Card information. Replacement Gift Cards can be obtained from your local branch.

### **How do I lock/unlock my Gift Card?**

You can lock and unlock your Gift Card at any time by logging in to your Gift Card website, select "Lock my Card." You can also call us any time at 866-902-6082. While your Card is locked, it will be declined for any purchases.

### **Why should I register my Gift Card?**

To facilitate making purchases online, obtaining a lost Gift Card replacement, or enabling disputing a fraudulent transaction your gift card must be registered with your name, address and telephone number.

### **Can I add additional value to the Gift Card?**

No, this card is not reloadable meaning once the balance is spent, the Gift Card should be cut up and thrown away.

### **Whom do I call if I think there has been a transaction error on my Gift Card?**

If you believe there is an error, such as a purchase that you do not recognize, simply call us at 866-902-6082.

### **What happens if I am locked out of the Gift Card site?**

You can still check your balance with the gift card account number and CVV. To log into your gift card account, you can use the Forgot Password which will send you an email to set a new password.