

THE *perfect* GIFT

can now be found at your Credit Union!

Visa® Gift Cards

Most Frequently Asked Questions



1 WHERE CAN I USE MY CARD?

Your card may be used anywhere Visa debit cards are accepted. The brand mark on your card indicates where the card is accepted. Your card can also be used for online and telephone purchases if the card is registered exactly like the address on file with the merchant.

2 HOW DO I REGISTER MY PERSONAL INFORMATION TO MY GIFT CARD AND WHAT'S THE BENEFIT OF DOING SO?

If you received this card as a gift you must register online at www.myprepaidbalance.com by creating a profile, adding your gift card to your profile and then editing the registered name. Registering your card will allow you to view your transactions and balance, provide the additional security required to allow you to use your card for phone and internet purchases as well as requesting a replacement should your card become lost/stolen.

3 HOW DO I USE MY CARD?

At point-of-sale, use your gift card as a signature based credit transaction. If you select debit, the terminal will prompt you for a PIN which is not available with the gift card.

4 HOW CAN I ADD FUNDS TO MY CARD?

Gift cards are disposable one time use cards. Therefore additional funds cannot be added to the card.

5 WHAT IF MY PURCHASE IS GREATER THAN THE VALUE AVAILABLE ON MY GIFT CARD?

You must advise the merchant how much is available on your card. The merchant would complete a split-tender transaction and charge the gift card for the available balance. The remaining amount of your purchase would require another form of payment.

6 WHAT HAPPENS IF MY CARD IS DECLINED AT THE POINT-OF-SALE?

A couple of different scenarios may have caused your transaction to be declined. (1) The merchant selected 'debit' instead of 'credit' to run the transaction. (2) The merchant selected 'gift' instead of 'credit' to run the transaction. (3) The merchant attempted to run the purchase through for more than available on the card. If this happens, you should ask the merchant to run a 'split-tender' transaction which will allow you to pay a portion of your purchase with your card and the remaining balance with another form of payment.





7 HOW DO I GET A LIST OF MY BALANCE OR TRANSACTIONS?

You may obtain your current balance or a list of all your transactions through www.myprepaidbalance.com or by calling customer service at the phone number provided on the back of your card. Please note that the website may display authorizations but will display all completed transactions.

8 CAN I USE MY CARD AT RESTAURANTS?

Yes, you may use your gift card at a restaurant the same as you do at any other merchant. However, it is common for service-oriented merchants to automatically factor in an additional percentage (often times, up to 20% over the purchase price) to cover a tip you may leave on the card. You should ensure that your gift card has an available balance that is 20% greater than your total bill.

9 HOW DO I USE MY CARD AT HOTELS AND RENTALS AGENCIES?

Like restaurants and other service-oriented merchants, companies associated with travel services may automatically factor in an additional percentage to cover incidental charges that you might incur. Each entity varies in the amount they could over authorize to prevent a decline, we advise you to check with the company to determine their policy for over authorizing.

10 CAN I USE MY CARD AT THE 'PAY AT THE PUMP' GAS STATIONS?

Your card can be used at automatic fuel dispensers. However, an authorization of \$75 for Visa will be posted to your account. This authorization may not be removed from your account for several days. To prevent a potential over-authorization, we suggest that you pay for your gas in the service station.

11 CAN I USE MY CARD IN A FOREIGN COUNTRY?

Yes, your card will be accepted worldwide excluding current OFAC sanctioned countries.

12 WHAT IF MY CARD IS LOST OR STOLEN?

If your card has been lost or stolen, contact customer service by calling 866-496-6183. You will be able to speak to a live agent and obtain a replacement card. There will be \$5.00 fee assessed to your card balance to replace your card.

13 WHAT CAN I DO IF THERE IS FRAUD ON MY CARD?

If you notice transactions on your account that you have not made, contact customer service at 866-496-6183 immediately. They will follow normal dispute processes to investigate the fraudulent transactions.

14 ARE THERE ANY FEES ASSOCIATED WITH MY CARD?

There is a monthly fee that will be assessed to your gift card of \$2.95 if a balance remains after 6 months from the date of purchase. The fee will be billed beginning the 7th month. Please reference your Terms and Conditions for the associated fees.

15 WHAT IS THE MINIMUM AND MAXIMUM AMOUNT THAT CAN BE LOADED ONTO A GIFT CARD?

The cards can be loaded in any amount from \$10 to \$1,000 per card.

