

"Agreement" means these Visa Non Reloadable Card Terms and Conditions. "We" "us" and "our" refer to TruMark Financial Credit Union. "You" and "your" refer to the person who has obtained a Card from us. "Card" means the primary Visa Non Reloadable Prepaid Card. Our "Business Days" are Monday through Friday; bank holidays are not included.

#### Agreement; Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, activating the card, and by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment, and further agree that this Agreement is binding on your successors, representatives and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address or email address shown for the Card on our records or has been posted on our Web site or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice. You must be a resident of the U.S. to purchase this Card.

#### Before Using the Card

Write down your Card number and the Customer Service Number on a separate piece of paper in case the Card is ever lost or stolen. Please read the full Terms and Conditions of use as they set out the Agreement between you and us. These Terms and Conditions may change as required by law. You will be deemed to have accepted the Full Card terms of this Agreement if you do any of the following: (a) use the Card or (b) activate the Card. Please sign the back of your Non Reloadable Prepaid Card immediately upon receipt.

#### Using Your Card

The VISA Gift Card is a Non Reloadable stored-value card. It is neither a credit card, nor a NCUA insured deposit account. This card is issued by TruMark Financial Credit Union; pursuant to a license from Visa U.S.A, Inc. You may use your Card at merchants who accept VISA debit cards worldwide. You may be required, for validation purposes, to provide personal information. To activate your Card and obtain a PIN, visit [www.trumarkonline.org](http://www.trumarkonline.org) or call 1-866-902-6082. You may use your Card after activation. The Card is non-transferable. You are responsible for all authorized transactions made with this Card. You may only use the Card when there is a balance available on the Card and only up to the amount left on the Card and any transaction fee due. Any transaction made that exceeds the available balance will be declined. Your card is valid until the expiration date on your Card or until the funds on the Card have been exhausted, whichever comes first, except where prohibited by applicable law. All TruMark Financial Credit Union Visa Gift cards are valid for seven (7) years. All cards sold must have at least five (5) years expiration at the time the card is purchased.

When you use your Card at an automated gas station pump a minimum of \$ 99 must be available on the Card to enable gas to be dispensed (It may take up to 24 hours before any unused amount is available to spend due to the way in which the transactions are processed). If your available balance is less than this, please pay the attendant in the gas station.

If you use the Card to make a telephone call this can require of minimum credit of \$15.

If you use your Card to purchase meals or drinks many restaurants and bars factor a tip into the price of up to 20% when pre-authorizing Card purchases but you will only be debited with the actual amount you spend. Hotels and cruise liners operate a similar policy, usually 15%.

Should you use your Card to pre-authorize a hotel reservation any amount requested in a pre-authorization will not be available to you to spend using the Card, although you will only be finally debited with the actual amount you spend. If five days elapse without you authorizing an amount any pre-authorization will be cancelled and this will be available to you.

Automobile rental businesses likewise add 15% to the rental to allow for any additional expenses and mail order companies often add a similar amount for potential shipping costs although the amount finally debited will be as the final bill.

You may check the available balance or review recent transactions by calling 1-866-902-6082 or visit <https://mygiftcardaccount.pscufs.com>

### Gift Card Account Fees and Charges

Card Service Fee. \$2.50 if a member and ordered from a local branch

Inactivity Account Fee. \$2.00 after 12 months of non-usage

Card Replacement Fee. A \$5.00 fee is assessed on the account when a card that is marked as lost/stolen is replaced.

Foreign Exchange: If a card transaction is made in a currency other than that loaded on the Card, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed. The exchange rate used is the wholesale money market or the government-mandated rate in effect one day prior to the processing date, increased by an international reimbursement rate of one percent (1%) in each case. The currency conversion rate in effect on the processing date may differ from the rate on the transaction date or the posting date.

### Error Resolution Procedures

In case of errors or questions, call us toll free at 1-866-902-6082. We must hear from you no later than 60 days after the transaction date. You must provide the following information: your name and Card Number, a description of the suspected error, and an explanation as to why you believe an error has occurred, and the dollar amount of the suspected error. If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

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

What is the Visa Gift Card? Your TruMark Financial Credit Union Visa Gift Card is a prepaid Visa Debit Card with a specific dollar value. Your Visa Gift Card and its value are accepted at most places Visa Debit is accepted.

How can I check the balance on my Gift Card? Call the number on the back of your card for balances and transaction history at 1-866-902-6082 or visit <https://mygiftcardaccount.pscufs.com>. For online purchases you must register your card at <https://mygiftcardaccount.pscufs.com>.

How can I use my Gift Card? You can use your TruMark Financial Credit Union Visa Gift Card at most places Visa Debit is accepted. See Terms and Conditions for further information.;

What should I do when the merchant's sales terminal asks me to press "Debit" or "Credit"? You should always press the "Credit" button. Although the Visa Gift Card is not a credit card, the transaction is processed like one. You should always sign a sales receipt.

When I swipe my card, the terminal asks me to input my PIN. What is my PIN? A Personal Identification Number (PIN) is issued with the TruMark Financial Credit Union Visa Gift Card at the time of activation.

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 Visa 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 Visa 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 Visa Gift Card, the merchant will handle the item in accordance with Visa guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

What happens when the funds are spent? When you have depleted all the funds on the card and no returns are necessary, simply destroy and discard the card.

What should I do if my Visa Gift Card is lost or stolen? Contact TruMark Financial Credit Union's Visa Gift Card Center immediately at 1-866-902-6082. Additionally, read the TruMark Financial Visa Gift Card Center Terms and Conditions contained in this card holder for important Visa Gift Card information.