

We will tell You the results after completing Our investigation. If We decide that there was no error, We will send You a written explanation. You may ask for copies of the documents We used in Our investigation.

### **Closure, Expiration, or Revocation of Card**

Having registered Your Card will insure prompt service if you request to close the Card. You may request a check for the remaining funds on the Card, thereby closing the Card, by calling **866.902.6082**. The available funds, will be sent to You ten (10) business days after You request the check. This is to insure all transactions have posted to Your Card prior to closure.

Your Card expires on the last day of the month displayed on the Card. At expiration, the Card will be closed and any unused balance will be returned to the appropriate governing body under applicable escheatment laws.

The Card is the property of Vantage Credit Union and We may revoke the Card at any time without cause or notice. You agree to surrender a revoked Card promptly upon demand. Upon revocation, any stored value remaining on the Card will be refunded to You less any applicable fees.

# **Vantage Credit Union Visa® Gift Card**

## **TERMS AND CONDITIONS**

The following are Your Vantage Credit Union Visa Non-Reloadable Gift Card Terms and Conditions (Agreement). In this Agreement "You" or "Your" means the person who has received the Vantage Credit Union Non-Reloadable Visa Gift Card; "We", "Us" or "Our" means Vantage Credit Union (VCU); "Card" means the Vantage Credit Union Non-Reloadable Visa Gift Card and any secondary Non-Reloadable Gift Cards obtained from us. Please read the following carefully and keep them for Your records. The Terms and Conditions are also available at [vcu.com](http://vcu.com) or by calling 314.298.0055 or 800.522.6009. By accepting and using Your Card or by permitting anyone else to use the Card, You agree to the provisions of this Agreement, and You further agree that this Agreement is binding on your successors, representatives and assigns. You agree that this Agreement is subject to amendment and 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. and a member of VCU to purchase a Card at any branch location.

### **Before Using Your 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. The VCU Non-Reloadable Gift Card is activated upon purchase (load) from VCU. You should immediately sign the back of the Card and register Your Card at [mygiftcardaccount.pscufs.com](http://mygiftcardaccount.pscufs.com). Registering the Card protects the Card in case it is lost or stolen and may allow for internet purchases along with internet access to account history.

### **Using Your Card**

The VISA Gift Card is a Non Reloadable stored-value card. It is not a credit card nor a NCUA insured deposit account. This Card is issued by Vantage Credit Union; pursuant to a license from Visa U.S.A, Inc. Your Card may be used at merchants who accept VISA debit cards worldwide. The Card may not be used for recurring payments, non-financial money exchange establishments and gambling establishments. You may only use it when there is a balance remaining on the Card and only up to the amount left on the Card. Purchases will be deducted from Your Card until the value reaches zero. If a transaction initiated by You exceeds the remaining balance on the Card, You must tell the merchant before completing the transaction. Any transaction attempted for more than the amount available on the Card will be declined. Therefore, You must know the amount available on Your Card and inform the merchant to process the transaction in that amount. You must pay the difference with another form of payment. If You are given value through the use of the Card greater than the balance remaining, You will pay Us on demand the amount by which

Your transactions exceeded the balance remaining on the Card. Some merchants, like restaurants, may attempt to submit authorizations against the Card for an amount greater than the actual purchase amount. If a merchant attempts an authorization greater than the balance remaining on Your gift Card, it may be declined.

**For transaction history and balance information 24/7, 365 visit the Gift Card Website:** [mygiftcardaccount.pscufs.com](http://mygiftcardaccount.pscufs.com)

### Fees and Charges

There are no fees associated with the use of the Card when purchasing goods and services.

#### **Fee at the time of Card purchase:**

Value Load: \$4.95  
*(purchases available to VCU members at branch locations)*

#### **Possible Fees associated with the Card:**

Monthly Inactivity Fee: \$2.00  
*(Charge each month after 12 months of non-usage)*

Card Replacement—Lost/Stolen Fee: \$10.00  
*(Assessed on the account when you contact Us and request the Card be marked as lost/stolen and replaced)*

### Non U.S. Transactions

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 to determine the transaction amount in US dollars is either a rate selected from Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date.

### Your Liability For A Lost or Stolen Card or Unauthorized Transactions

Contact **866.902.6082** immediately if You believe the Card has been lost or stolen, or that someone has accessed or may access money from the Card without Your permission. You will not be liable for lost value on the Card if You satisfy the following conditions:

- You have immediately called the number listed above and reported the Card lost or stolen, which changes the Card status.
- You have signed the Card on its reverse side in permanent ink.
- You inform Us of the Card number and the approximate date of Your last authorized use.
- You have not reported two or more incidents of unauthorized use to Us in the preceding 12-month period.
- You report all facts of the loss or theft to Us and You cooperate in Our investigation.

### Our Liability for Failure to Make Transactions

We may restrict access to the Card, temporarily or permanently, if We notice suspicious activity in connection with the Card, and You will be notified if

this action is taken. We have no liability for restricting access to the Card because of suspected suspicious activity. Access will be reinstated once determination has been made that there has been no unauthorized use of the Card.

If We do not complete a transfer from the Card on time or in the correct amount according to Our Agreement with You (other than for restrictions because of suspicious activity), We will be liable for the correct amount of the transfer. However, there are some exceptions. We will not be liable, for instance:

- If through no fault of Ours, a merchant refuses to honor the Card;
- If through no fault of Ours, You do not have enough money available on the Card to make a purchase;
- If the terminal or system was not working properly;
- If the Card is expired, damaged, or revoked;
- If the Card has been reported lost or stolen;
- If VCU has reason to believe there is something wrong, for example the Card has been stolen;
- If the transaction information supplied to VCU by You or a third party is incorrect or untimely;
- If circumstances beyond Our control (such as flood or fire) prevent a transaction, despite reasonable precautions that We have taken;
- The merchant authorizes an amount greater than the purchase amount.

There may be other applicable exceptions as otherwise provided by state or federal laws.

### Error Resolution Procedures

Records detailing the use of Your Card are available by calling **866.902.6082**. In case of errors or questions about transactions arising from the use of Your Card, or if any records You see show transactions that You did not make, call **866.902.6082** immediately. We must hear from You no later than 60 days after the transaction appeared on the transaction activity report. If a good reason such as a hospital stay or long trip prevented You from telling Us, We may, at Our discretion, extend the period for a reasonable time. In order to help You with Your questions, We will need the following information:

- Your name, address, phone number, and Card number.
- A description of the error or transaction You are unsure about
- Why You believe there is an error or why You need more information.
- The dollar amount of the suspect error.

Once the type of dispute is identified, We will mail You the appropriate paperwork to complete. No other action will be taken until the completed paperwork is received at the address specified in the documentation. Upon receipt of the completed paperwork, We will send You a confirmation letter and begin the investigation. We will determine whether an error occurred within 60 days. If We need more time, however, We may take up to 30 additional days to investigate Your complaint or question. If We decide to do this, We will send You a letter. Credit will be given only after it has been determined that it is warranted.