

## Visa® Incentive Card

### Terms & Conditions

Please read the following terms and conditions carefully and keep them for your records. In these terms and conditions, "you" or "your" means the person who has received the Visa® Incentive Card; "we", "us" or "our" means Credit Union; "Card" means the Visa® Incentive Card. Signing the back of the Card, using the Card, or allowing someone else to use the Card means that you accept these terms and conditions and you are responsible for all transactions.

### Activation, Balance Inquiry, and Fees

Before using your Card, you must sign the back of the Card. You may check the available balance or review recent transactions by calling 1-866-902-6082 or visiting the Credit Union's website. The following fees will apply and will be deducted from the balance available on the Card, except where prohibited or modified by applicable law or regulation.

- **Monthly Maintenance Fee:** A \$2.50 fee will be applied each month after the 6th consecutive month from the card purchase date. This fee may be applied after the Card expires. No fee will be charged once the Card balance reaches zero.
- **Lost or Stolen Replacement Fee:** A \$7.00 fee will be charged to replace a lost or stolen card.
- **Reissue Fee:** A \$7.00 fee will be charged to reissue an expired Card or issue a refund check for the remaining balance on an expired Card.
- **Foreign 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 processing date, plus 1%.

### Incentive Card Usage

Your Card is a prepaid card and may be used for purchases where Visa® debit cards are accepted. The Card may not be used to obtain cash from an ATM or financial institution. The Card may not be used for internet gambling or at gambling establishments. Some merchants like restaurants, hotels and car rental agencies 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 Card, it may be declined. The Card may not be used for automatic recurring, installment billing transactions or any illegal transactions. The Card is not a credit card. You may only use the Card when there is a balance remaining on the Card and only up to the balance on the Card. Purchases will be deducted from your Card until the value reaches zero. If you are given value greater than the balance remaining on the Card, you agree to pay us on demand the amount by which your transactions exceeded the balance remaining on the Card, plus accrued interest thereon until paid in full at the highest rate permitted by applicable law, plus all reasonable attorneys' fees, collection expenses, and court costs. The Card is not re-loadable and cannot be reused.

### 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.

### Your Liability for Unauthorized Card Use

Tell us AT ONCE if you believe your Card has been lost or stolen. Call us toll free at 1-866-902-6082, 24 hours a day, 7 days a week. If your Card is used in connection with an unauthorized transaction processed through the Visa® Network, you will not be liable provided that you reported the loss or theft of your Card within a reasonable time and you were not grossly negligent or fraudulent in the handling of your Card. For all other unauthorized merchant transactions, you may be liable for up to \$50. A transaction is not considered unauthorized if you expressly or implicitly give another person authority to perform one or more Card transactions, and the person exceeds that authority. We are not liable for any special, indirect or consequential damages.

### Expiration; Change of Terms

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. After your Card has expired, it is no longer valid. Your Card may be subject to state law requiring us to turn over remaining funds on your Card to a government authority after a period of inactivity or dormancy. If the Card expires before you use the full value, you may call 1-866-902-6082 and request a new card with the then-remaining balance less a Reissue Fee, or you can request a check for your remaining balance less the Reissue Fee. We reserve the right to decline to issue a replacement card. Except as otherwise required by applicable law, we may change these terms and conditions at any time without giving you notice, and any such changes will be effective immediately.