Enjoy Your VyStar Credit Union Visa® Gift Card

Questions & Answers
Terms & Conditions
Gift Card Tips

We never forget that it’s your money.
Frequently Asked Questions about VyStar Visa® Gift Card

Q: How does the VyStar Visa Gift Card work?
A: The VyStar Visa Gift Card is a prepaid card that can be used for purchases everywhere Visa Debit Cards are accepted. Because it’s a prepaid card, spending is limited to the amount of money on the card. When the recipient makes a purchase, the purchase amount is deducted from the card balance. In addition, the VyStar Visa Gift Card can only be used for purchases and not for cash advances.

Q: Is the VyStar Visa Gift Card a credit card?
A: No. The VyStar Visa 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.

Q: What are the fees associated with the VyStar Visa Gift Card?

A: Fees associated with the VyStar Visa Gift Card can be found in the Terms & Conditions. But merchants will never charge the recipient a fee for paying with the VyStar Visa Gift Card.

Q: What if the item I want to purchase costs more than the value on my VyStar Visa Gift Card?

A: When you present your VyStar Visa Gift Card as payment, simply inform the cashier of the value of your
card. You can then choose another form of payment for the remaining portion of your purchase.

Q: Can I add additional value to the VyStar Visa Gift Card?
A: No, this card is not reloadable meaning once the balance is spent, the card should be cut up and thrown away.

Q: Can I use the VyStar Visa Gift Card to make a purchase that is larger than the balance on the card?
A: No, since the available card balance is a fixed amount. However, you can request to pay the balance of the purchase with cash, check, or a credit or debit card.

Q: What should I do when the merchant’s sales terminal asks me to press ‘Debit’ or ‘Credit’?
A: You should always press the ‘Credit’ button. Although the gift card is not a credit card, the transaction is processed like one. You should always sign a sales receipt.

Q: Does my VyStar Visa Gift Card work at Gas Stations?

A: Yes, you may use your VyStar Visa Gift Card at a gas station. Some merchants like gas stations may attempt to submit authorizations against the card for an amount greater than the actual purchase amount.

Q: Whom do I call if I think there has been a transaction error on my VyStar Visa Gift Card?

A: If you believe there is an error, such as a purchase that you do not rec-

(Continued on reverse side)
Q. Can I use my VyStar Visa Gift Card for recurring transactions?

A: No, the VyStar Visa Gift Card may not be used for automatic recurring or installment billing transactions such as Internet service providers or health club fees. The card may not be used for Internet gambling or any illegal activity.

Q: Can I use my VyStar Visa Gift Card at a hotel?

A: Yes, you may use your VyStar Visa Gift Card at a hotel. Some merchants like hotels, restaurants and car rental agencies may attempt to submit authorizations against the card for an amount.
greater than the actual purchase amount.

Q: Can I stop payment on a purchase I made with the card?
A: No, it is not possible to stop payment on a purchase that is made after the card has been presented for payment.

VyStar Visa® Gift 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 VyStar Visa® Gift Card; “we”, “us” or “our” means VyStar Credit Union; “Card” means the VyStar Visa® Gift 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. The laws of the State of Florida shall apply to these terms and conditions.
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 www.vystarcu.org. 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 Inactivity Fee:** A $2.50 fee will be applied each month after the 12th consecutive month of inactivity 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 $5.00 fee will be charged to replace a lost or stolen card.

Gift Card Usage
Your Card is a prepaid card and may be used only for signature-based (non-PIN) purchases where Visa® debit cards are accepted. The Card may not be used to obtain cash from an ATM or financial institution per Visa rules and regulations. The Card may not be used for internet gambling or at gambling establishments. Some merchants like restaur-
rants, 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 pro-
vide 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. 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. Our liability is limited to the face amount of any unauthorized transaction. 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.
VyStar Visa® Gift Card Tips

INFORM CASHIER:
Keep a record of the balance on the card and let the cashier know how much is available.

FOR BALANCE INQUIRIES:
Call 1-866-902-6082 or visit www.vystarcu.org.

CARD NUMBER AND AMOUNT:
Keep a record of your card number and amount in a separate and safe location in case your card is lost or stolen.

IF CARD IS LOST OR STOLEN:
Call 1-866-902-6082 immediately.

Your VyStar Gift Card is welcome anywhere Visa® debit cards are accepted.