

WSECU VISA® GIFT CARD TERMS AND CONDITIONS

The Gift Card (referred to below as “the Card”) may only be used in the manner and for the purposes authorized by these Terms and Conditions.

Section 1. TRANSACTION TYPES AND LIMITATIONS

CARD USAGE. The Card may be used to pay for purchases anywhere that Visa cards are accepted. A purchase transaction will cause the amount available on the Card to be reduced by the amount of such purchase. The Card is provided for your use and protection, and you agree to:

- Use the Card as instructed.
- Promptly notify us of any loss or theft of your Card.
- Be responsible for any transaction made by a person you authorize or permit to use your Card.

ACTIVATION. Your Card must be activated prior to use. There are two ways to activate your Card:

- Online at wsecu.org. There is no charge for activating your Card online.
 - Go to the Visa Gift Cards article on our website at wsecu.org/help-and-resources/visa-gift-cards and click on the activation link provided.
- By calling the toll-free number listed on the sticker on the front of your Gift Card. You also have the option to set a PIN (Personal Identification Number) through the toll-free number. There is no fee for using the automated voice response system. If you speak with a representative, a fee applies.

SERVICE LIMITATIONS:

- There is no limit on the frequency of use of the Card to make purchases.
- You agree not to make transactions that exceed the amount of funds available on your Card.
- You are responsible for all authorized transactions initiated by use of your Card.
- The Card cannot be re-loaded or re-used.
- You may not make pre-authorized regular payments through the use of the Card.
- You may find some Visa merchants (e.g., restaurants, hotels, car rental agencies, gas stations, etc.) secure an authorization/approval on your Card greater than the purchase amount. This is done to ensure adequate funds are available to cover the final purchase. If the amount being authorized exceeds the value remaining on the Card, the transaction will be declined.
- The Card cannot be used at the ATM.

CONVERSION TO U.S. DOLLARS. Transactions made in currencies other than U.S. dollars will be converted to U.S. dollars under regulations established by Visa and may include a margin and/or fees charged directly by Visa. Conversion to U.S. dollars may occur on a date other than the date of the transaction; therefore, the conversion rate may be different from the rate in effect at the time of the transaction. You agree to pay the converted amount plus any charge for conversion or proceedings that may be imposed.

Section 2. PAY AT THE PUMP GASOLINE TRANSACTIONS

The Card cannot be used to purchase gasoline with “pay at the pump” capability; you must present the Card to the attendant for payment.

Section 3. FEES FOR TRANSACTIONS

The fees are set forth on the Rate and Fee Schedule. Any fees incurred will be deducted from the Card. There may also be a monthly maintenance fee for the Card and other fees relating to the use of the Card.

If the Card is used to make a purchase greater than the available balance, you must tell the merchant before completing the transaction. The merchant will require payment for the excess by cash or credit. In any case where you are given value through the Card greater than the remaining balance, you will pay us on demand the amount by which your transactions exceeded the amount stored on the Card.

Section 4. DISCLOSURE OF INFORMATION TO THIRD PARTIES

We will disclose information to third parties about the Card or transactions using the Card:

- Where it is necessary for completing the transaction.
- In order to verify the existence and condition of your Card for a third party, such as a merchant.
- In order to comply with government agency or court orders or as otherwise required by law or in connection with examinations by banking authorities.
- For analytical purposes.
- If you give us your permission.

Section 5. PRE-AUTHORIZED TRANSFERS

Pre-authorized regular payments cannot be made through the use of the Card.

*Fees may apply.

Section 6. PERIODIC STATEMENTS

Account statements will not be sent for the Card. The current funds available balance on a Card can be obtained at wsecu.org or by calling* 866.543.9161.

Section 7. ISSUER’S LIABILITY FOR FAILURE TO COMPLETE TRANSACTION

If we do not complete a transaction arising from the use of your Card on time or in the correct amount, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If through no fault of ours, you do not have enough funds available on your Card to cover a transaction.
- If the terminal or system was not working properly.
- If circumstances beyond our control (such as flood or fire) prevent the transaction, despite reasonable precautions that we have taken.

Section 8. ERROR RESOLUTION PROCEDURES

In case of errors or questions about transactions arising from the use of the Card, call* 866.543.9161 as soon as possible. If you think your receipt is wrong or if you need more information about a transaction listed on the receipt, we must hear from you no later than sixty (60) days after the date of the transaction in question and you must provide the following information:

- Your name and Card number.
- A description of the error or the transaction in question, and an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question to us in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will re-credit your Card within ten (10) days for the amount you think is in error during the time that it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not re-credit your Card.

We will tell you the results within three (3) business days after completing our investigation of the alleged error. If we determine that there was no error, we will send you a written explanation. You may ask for copies of documents that we used in our investigation.

If you need more information about our error resolution procedures, call* us at 866.543.9161.

Section 9. LOST OR STOLEN CARDS

If you think the Card has been lost or stolen, call* 866.543.9161.

If you tell us within two (2) business days after you discover the loss or theft of your Card, you will not be liable for any losses resulting from the use of your Card without your permission. If you do not tell us within two (2) business days after learning of the loss or theft, you may be liable for up to \$50.00 if someone used your Card without your permission.

For purposes of these disclosures, our business days are Monday-Friday. Saturdays, Sundays and holidays are not included.

Section 10. RATE and FEE SCHEDULE

Card purchase fee	\$2.00	\$10.00-\$250.00
	\$4.00	\$251.00-\$500.00
Website activation fee	FREE	
Voice Response System activation and PIN request	FREE	
Call Center activation fee	\$3.00	(Speaking with a rep)
Express delivery fee	\$25.00	
Inactive card monthly fee	\$5.00	(Inactive after 18 months)
Lost or stolen card replacement fee	\$5.00	
Card value unload fee	\$15.00	
Copy of statement fee	\$5.00	
Voice Response System inquiry fee	\$0.75	(First two free)

Section 11. PREPAID CLEARINGHOUSE SERVICE

Visa Prepaid Clearinghouse Service
Customer Service Department
5005 Rockside Road, Suite 600-27
Independence, OH 44131
Phone: 844.263.2111
Fax: 844.432.3609

PCS Customer Service Department business hours:
Monday-Friday 9:00am-5:00pm Eastern Time