

Enjoy Your VyStar Credit Union Visa® Gift Card

effective MAY 2013

Questions & Answers
Tips & Contacts
Terms & Conditions



We never forget that it's your money.

VyStar Visa® Gift Card

Frequently Asked Questions

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 is 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.

Q: Can I use the VyStar Visa Gift Card to make a purchase that is larger than the balance on the Card?

A: Yes, you can request to pay the balance of the purchase with cash, check, or a credit or debit card. 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: What should I do when the merchant's sales terminal asks me to press 'Debit' or 'Credit'?

A: When using your VyStar Visa Gift Card you may be asked to swipe the Card and choose options, press 'credit' or 'debit'. The credit transaction will require you to sign a sales receipt to authorize the purchase. The debit transaction will require you to enter your PIN to authorize the purchase. The Card may not be used to obtain cash from an ATM, merchant or financial institution per Visa rules and regulations.

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: 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.

Q: Can I order a VyStar Visa Gift Card?

A: VyStar members can order a VyStar Visa Gift Card anytime at www.vystarcu.org or in any VyStar branch. They come in a variety of denominations.

Gift Card Tips & Contacts

EASY ACTIVATION: Activate your Card online or by phone. Go to www.vystarcu.org (order a Gift Card) or call the number printed on the Card's sticker. Note: registering your Card online allows you to use your Card for online purchases.

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 go to www.vystarcu.org (order a Gift Card).

CARD NUMBERS AND AMOUNT: Keep a record of your Card number, 3-digit code, last 4-digits of phone provided at registration, PIN and the Card amount in a separate and safe location in case your Card is lost or stolen.

LOST OR STOLEN CARD: Call 1-866-902-6082 immediately. You will need your Card information.

VyStar Credit Union

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. 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.

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. You will be prompted for a PIN at the time you activate your Card. 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.

- **Replacement Fee:** A \$10.00 fee will be charged to replace a lost or stolen Card.
- **Non U.S. Transactions:** If a Card transaction is made in currency other than U.S. Dollars, the amount will be converted to U.S. Dollars at an exchange rate on the day the transaction is processed. The exchange rate used to determine the transaction amount in U.S. Dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date.

PIN Protection

You agree to take all necessary steps to protect your PIN and not disclose your PIN to anyone. For security purposes never write your PIN on the Card and never carry a record of your PIN in your purse or wallet. If you permit someone else to use your Card and you give that person your PIN, we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.

Gift Card Usage

Your Card is a prepaid Card and may be used only where Visa debit cards are accepted. The Card may not be used to obtain

cash from an ATM, merchant or financial institution per Visa rules and regulations. 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 reloadable 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. 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.

Our Liability for Failure to Make Transactions

If we do not complete a transfer from the Card on time or in the correct amount according to our Terms & Conditions, 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 we have reason to believe there is something

wrong, for example, that the Card has been stolen; if the transaction information supplied to us 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; and the merchant authorizes an amount greater than the purchase amount. There may be other applicable exceptions as otherwise provided by state or federal laws.

Expiration and Revocation

Your Card and underlying funds 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 our property 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. We reserve the right to decline to issue a replacement Card.

Disclosure of Information to Third Party

We may disclose information to third parties about your Card or the transactions that you make: where it is necessary for completing the transaction; to verify the existence and condition of your Card for a third party; to comply with government agency or court orders; if you give us your consent; or as otherwise required by law.