

## **Visa Gift Card Frequently Asked Questions**

### **How does the gift card work?**

The gift card is a prepaid card that can be used most 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 with the gift card, the purchase amount is deducted from the card balance.

### **Is the gift card a credit card?**

No. The 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.

### **How can I purchase a gift card?**

Simply visit Wanigas Credit Union in person. Gift cards are available at all Saginaw and Bay City locations.

### **How do I activate my Gift Card and obtain my PIN?**

Activate your Gift Card by visiting us online at [www.wanigas.com](http://www.wanigas.com) or calling 866-902-6082. Your PIN will automatically be assigned after activation is complete.

### **What if the item I want to purchase costs more than the value on my gift card?**

When you present your 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.

### **Can I add additional value to the gift card?**

No, this card is not reloadable meaning once the balance is spent, the card should be cut up and thrown away.

### **What should I do when the merchant's sales terminal asks me to press 'Debit' or 'Credit'?**

You may choose either 'Debit' or 'Credit'. If you choose 'Debit' you will be asked to enter your PIN at the sales terminal. If you choose 'Credit' you will be asked to sign a sales receipt. When you choose 'Credit', although the gift card is not a credit card, the transaction is processed like one.

### **What if the purchase is denied?**

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual

transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires that a specific minimum balance be available on the card, which is determined by the issuer of the prepaid card, in order to complete the transaction. Again, only the actual amount spent will ultimately be deducted from the card.

**Whom do I call if I think there has been a transaction error on my gift card?**

If you believe there is an error, such as a purchase that you do not recognize, simply call us at 866-902-6082.

**Can I use my card for recurring transactions?**

No, the gift card may not be used for automatic recurring transactions such as internet service providers or health club fees. The card may not be used for internet gambling or any illegal activity.