

Terms & Conditions

These terms and conditions govern your use of the Wanigas Credit Union Gift Card (“Gift Card” or “the Card”), which you received. By accepting or using the Gift Card, you are agreeing to these terms and conditions. The terms “you” and “your” refer to the person who received or who is using the Gift Card. The terms “we”, “our” or “us” refer to Wanigas Credit Union. Please read the following carefully and keep them for your records.

Using Your Gift Card

The VISA Prepaid Gift Card is a Non Reloadable stored-value card. It is neither a credit card, nor a FDIC insured deposit account. This card is issued by Wanigas Credit Union; pursuant to a license from Visa U.S.A, Inc. Your Card may be used at merchants who accept VISA debit cards worldwide. You will be required, for validation purposes, to provide personal information. To activate your Card and obtain the PIN, visit www.wanigas.com or call **866-902-6082**. A PIN will automatically be assigned after the Card is activated. Please sign the back before you can use the Card. You may use your Card after activation. The Card is non-transferable. You are responsible for all authorized transactions made with this Card. You may only use the Card when there is a balance available on the Card and only up to the amount left on the Card and any transaction fee due. Any transaction made that exceeds the available balance will be declined.

When using the Card at restaurants, salons or spas an additional percentage of 15% may be automatically added as an anticipated service charge or tip. If your actual service charge or tip is less, it may take up to seven (7) days from the date of the transaction before the difference is available.

Prohibited Transactions

You agree not to use the Card for the following transactions:

- Cash advance, cash equivalent or non-financial money exchange transactions
- Bill payments
- Payment for future goods or services (i.e. car rental, hotels, etc)
- Recurring transactions (i.e. internet services, memberships, subscriptions, etc)
- At gambling establishments
- Any illegal purpose

Fees and Charges

- This card carries a one-time fee of \$5.00 to purchase.
- A monthly inactivity fee of \$5.00 will be applied after 12 months of non-usage.
- A \$10.00 fee will apply for a replacement card.

Non U.S. Transactions

Transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars. Conversions to U.S. Dollars will occur on the transaction processing date which

may not be the same as the actual date of the transaction. The exchange rate used to determine the transaction amount in U.S. 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 central processing date, plus 1%.

Your Liability for a Lost or Stolen Card or Unauthorized Transactions

Contact us immediately at **866-902-6082** if you believe the Card has been lost or stolen, or that someone has accessed or may access money from the Card without your permission. You will not be liable for lost value on the Card if you satisfy the following conditions:

- You have immediately called us and reported the Card lost or stolen, which allows us to block the Card.
- You have signed the Card on its reverse side in permanent ink
- You inform us of the Card number and the approximate date of your last authorized use.
- You have not reported two or more incidents of unauthorized use to us in the preceding 12-month period.
- You report all facts of the loss or theft to us, sign an affidavit of forgery/unauthorized use and cooperate in our investigation.

Our Liability for Failure to Make Transactions

We may restrict access to the Card, Temporarily or permanently, if we notice suspicious activity in connection with the Card. We have no liability for restricting access to the Card because of suspected suspicious activity. Access will be reinstated if we determine that there has been no unauthorized use of the Card.

If we do not complete a transfer from the Card in a reasonable time or in the correct amount according to our Agreement with you (other than for suspicious activity restrictions), 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 the Credit Union has reason to believe there is something wrong;
- If the transaction information supplied to the Credit Union by you or a third party is incorrect or untimely;
- If circumstances beyond our control (such as flood or fire) prevent or delay a transaction
- The merchant authorized an amount greater than the purchase amount

There may be other applicable exceptions as otherwise provided by state or federal laws.

Error Resolution Procedures & Inquiries

If you believe your transaction receipt or the Card balance is inaccurate, or if you need more information about a transaction, please call **866-902-6082** within 60 days of the transaction and provide the following information:

- Your name, address, phone number and the Card number;
- A description of the error or the transaction you are unsure about and why you believe there is an error or why you need more information;
- The dollar amount of the suspected error.

Once the type of dispute is identified, we will mail you the appropriate paperwork to complete. No other action will be taken until the completed paperwork is received at the address specified in the documentation. Upon receipt of the completed paperwork, we will send you a confirmation letter and begin the investigation. We will determine whether an error occurred within 60 days. If we need more time, however, we may take up to 30 additional days to investigate your complaint or questions. If we decide to do this, we will send you a letter. Credit will be given only after it has been determined that it is warranted.

We will tell you the results after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

Closure, Expiration or Revocation of Card

The Card 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 the property of Wanigas Credit Union 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 applicable fees.