

Visa Gift Card Agreement

"Agreement" means these Visa® Non Reloadable Card Terms and Conditions. "We" "us" and "our" refer to Sioux Falls Federal Credit Union. "You" and "your" refer to the person who has obtained a Card from us. "Card" means the primary Visa Non Reloadable Prepaid Card and any secondary Non Reloadable Cards obtained from us. Our "Business Days" are Monday through Friday; bank holidays are not included.

Agreement; Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, activating the card, and by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment, and further agree that this Agreement is binding on your successors, representatives and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address or email address shown for the Card on our records or has been posted on our Web site or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice. You must be a resident of the U.S. to purchase this Card.

Before Using the Card

Write down your Card number and the Customer Service Number on a separate piece of paper in case the Card is ever lost or stolen. Please read the full *Gift Card Terms and Conditions* on our Disclosures page at <https://mygiftcardaccount.pscufs.com/> as they set out the Agreement between you and us. These Terms and Conditions may change as required by law. You will be deemed to have accepted the Full Card terms of this Agreement if you do any of the following: (a) use the Card or (b) activate the Card. Please sign the back of your Non Reloadable Prepaid Card immediately upon receipt.

Using Your Card

The VISA Prepaid Card is a Non Reloadable stored-value card. It is neither a credit card, nor a NCUA insured deposit account. This Card is issued by Sioux Falls Federal 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 a PIN, visit <https://mygiftcardaccount.pscufs.com/> or call (866) 902-6082. 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.

Non U.S. Transactions

If a Card transaction is made in a currency other than that loaded on the Card, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed. The exchange rate used to determine the transaction amount in US 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%.

Gift Card Account Fees and Charges

There are no fees associated with the use of the Card when purchasing goods and services.
Card Load Fee: \$4.00
Card Replacement Fee: A lost, stolen, or damaged Card replacement fee of \$10.00 will be imposed for the replacement of the Card and will be deducted from the remaining balance.
Inactivity Fee: Your Card is valid for approximately seven years, and the expiration month/year are printed on the Card. A monthly inactivity fee of \$2.00 will apply after 12 months of non usage.