

GIFT & TRAVEL CARD GUIDE

Q. How does the gift card and travel card work?

A. Both cards are prepaid cards, but the gift card can only be used at retail stores and for purchases online, whereas the travel card can be used most everywhere Visa Debit Cards are accepted (including “pay at the pump” gas stations). Because both cards are prepaid, spending is limited to the amount of money on the card. When the recipient makes a purchase with either card, the purchase amount is deducted from the card balance. Both cards can be used for purchases in any state or country.

Q. Is the gift card a credit card?

A. No. Both the gift card and travel card are prepaid cards. While a prepaid card looks similar to a credit card, gift/travel card recipients do not have a line of credit. They can only spend up to the balance on the card.

Q. How do I purchase a gift card or travel card?

A. Both gift cards and travel cards are available for purchase at any CU Community Credit Union branch.

Q. Do I have to be a CU Community Credit Union member to purchase a gift card?

A. Yes, you must be a member our credit union to purchase a gift card. However, if you are purchasing the card as a gift, the recipient does not need to be a member for the credit union.

Q. What denominations are available?

A. **Gift cards:** can be loaded with any value from \$10 to \$500.
Travel cards: can be loaded with any value from \$100 to \$5,000.

Q. Is there a fee to purchase a card?

A. There is a fee of \$3 charged for each gift card purchased and a \$5 fee for each Travel card purchased. Merchants will never charge the recipient a fee for paying with either card.

Q. Do I need to activate my gift card or travel card?

A. **Gift cards:** No, your gift card will be activated for use by 2:00 p.m. on the next business day following the purchase date.
Travel card: Yes, while the card is loaded at the credit union, **you** will need to activate the card and select a PIN by calling 800.304.2273.

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

A. When you present your gift card as payment, you must tell the merchant to charge only the exact amount of funds available on the card to the card, and then you can then choose another form of payment for the remaining portion of your purchase.

Q. Can I add additional value to the gift card or travel card?

A. **Gift cards:** No, gift cards are not reloadable, meaning once the balance is spent, the card should be cut up and thrown away.
Travel cards: Yes, travel cards are reloadable up to 3 times for \$2.00 each time. Reload by visiting www.cumoney.com. It takes 5 days for the funds to reload and it’s important to note the card expiration date before reloading.

Q. Who can use the card?

A. Only the person who signs the back of the card may use it. The recipient of the card should sign the card immediately upon receipt.

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- Q. What should I do when the merchant's sales terminal asks me to press "Debit" or "Credit"?
- A. You should always press the "Credit" button when using either card. Although the cards are not credit cards, the transaction is processed like one.
- Q. Can I use my card at an ATM?
- A. **Gift card:** No, you cannot use the gift card at ATMs or for point-of-sale purchase requiring a personal identification number (PIN).
Travel card: Yes, you can use a travel card at ATMs, but you will be charged an additional \$1.50 per domestic ATM transaction or \$2.00 per foreign ATM transaction.
- Q. Does my card work at gas stations?
- A. **Gift card:** Yes, if you present your gift card to the attendant for payment. Your gift card cannot be authorized from a "pay at the pump" device.
Travel card: Yes, you can present your travel card to the attendant for payment or select the "pay at the pump" option.
- Q. Whom do I call if I think there has been a transaction error on my gift or travel card?
- A. If you believe there is an error, such as a purchase that you do not recognize, simply call VISA at 800.304.2273.
- Q. Are there any restrictions in using either card?
- A. Both cards may not be used for automatic recurring transactions such as internet service providers or health club fees. In addition, gift cards may not be used at some merchants including airlines, non-financial money exchange establishments, hotels, gambling establishments, "pay at the pump" stations or car rental agencies.
- Q. Can I use my card to purchase merchandise by mail or on the internet?
- A. Yes, you can use your card to make purchases by mail or on the internet. If the merchant requests your billing name and address, please provide your shipping information.