



## **Gift Card FAQs**

### **Q: Is this prepaid card reloadable?**

A: No, the card can only be loaded when the card is sold.

### **Q: What type of transactions can be done on this card?**

A: Signature, PIN and cash advance transactions are all allowed. The daily transaction limit is \$300.00 for both PIN and cash advance transaction types. The cardholder will need to call their customer service number (866-833-2370) to create a PIN.

### **Q: Can the card be used for internet transactions?**

A: Yes

### **Q: Can a non-Credit Union member come in and purchase a gift card?**

A: No, we only issue prepaid cards to individuals that are members of a credit union.

### **Q: What is the minimum and maximum value that can be on the card?**

A: The minimum is \$10.00 and the maximum is \$1,000.00.

### **Q: Can this card be used at all merchants?**

A: Yes, the card may be used anywhere that Visa is accepted. However, please note the following transaction holds.

- Hotels and Car Rental merchants- \$500.00 preauthorization hold
- Restaurants- 20% preauthorization holds
- Pay at the Pump transactions- \$75.00 preauthorization hold

\*Please note that the holds for these transactions are stipulated by the merchant, not by the credit union.

### **Q: When does the card expire?**

A: The cards have a 7 year expiration date. However, the law requires all gift cards to be issued with at least a 5 year expiration time from the date the card is sold, which means the shelf life of a gift card is a maximum of 2 years.

### **Q: Does it automatically reissue?**

A: No, the cardholder will need to come into the Credit Union to get a replacement card if there are funds on their card after it expires.

### **Prepaid Cardholder Customer Care Phone Numbers:**

**Gift Cards:** 866-833-2370

**Travel Money:** 877-850-9650

**Lost Or Stolen Visa Gift Card - Cardholder Procedures:**

Call the 24hr Lost/Stolen Service Center **866-833-2370** to report the card lost or stolen.

***Note: Cardholders can call this number 24/7 to place a block on card immediately and obtain the remaining balance on the card.***

***Lost/Stolen call center cannot issue credits or issue replacement cards to cardholders.***

Cardholders may also call their credit unions to report a lost card.