

## HAPO COMMUNITY CREDIT UNION VISA® GIFT CARD TERMS AND CONDITIONS

The following are your HAPO Community Credit Union VISA Gift Card Terms and Conditions. In these Terms and Conditions "you" or "your" means the person who has received the HAPO VISA Gift Card; "we", "us" or "our" means HAPO Community Credit Union; "Card" means the HAPO VISA Gift Card. Please read the following carefully and retain them for your records. By accepting and using this Card, you are agreeing to these Terms and Conditions.

### Using Your Card

You may register your HAPO VISA personalized Gift Card after activating it. The HAPO VISA non-personalized Gift Card is activated upon load, and can be immediately registered. See Card Registration section for details. You must sign the back before you can use the Card.

This HAPO VISA Gift Card is not a credit card and cannot be reloaded. Your Card may be used for purchases at most merchants where VISA Debit is accepted. You may only use it when there is a balance remaining on the Card and only up to the amount left on the Card. Purchases will be deducted from the Card until the value reaches \$0.00.

Transactions made on the Card that exceed the available balance will be declined. If a transaction initiated by you exceeds the remaining balance on the Card, you must tell the merchant to process the transaction in the amount remaining on the Card, and pay the difference with another form of payment. If you are given value through the use of the Card greater than the balance remaining, you will pay us on demand the amount by which your transactions exceeded the balance remaining on the Card.

The Card may not be used for some transactions such as: recurring payments, non-financial money exchange establishments, gambling establishments, "pay at the pump" gasoline, or cash transactions of any kind. Some merchants (such as restaurants and salons) will obtain an authorization/approval on the Card for an amount greater than the actual purchase amount.

### Card Registration

Your Card must be registered prior to use for phone, online, or mail order purchases. Your Card must also be registered for replacement in the event that it becomes lost/stolen. Card registration is done through [www.hapo.org](http://www.hapo.org). Once registered, you can check your available balance and Card activity online.

### Fees and Charges

There are no fees associated with the use of the Card when purchasing goods and services.

- **Load Fee: \$6.95** for personalized Cards, **\$3.95** for non-personalized Cards.
- **Replacement Card Fee:** A lost, stolen, or damaged Card replacement fee of **\$9.95** will be imposed for replacement of a Card and will be deducted from the remaining balance.
- **Inactivity Fee:** A monthly Inactivity Fee of **\$5.00** will be imposed after 12 months of non-usage. The fee will be charged until the balance of the Card reaches \$0.00.

### 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 1.00%.

### Your Liability For a Lost/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 registered your Card.
- You have immediately called us and reported the Card lost or stolen, which allows us to the status 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.
- Your 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 and you 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, and we will notify you if we do so. 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 on time or in the correct amount according to our Agreement with you (other than for restrictions because of suspicious activity), 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, for example, that the Card has been stolen;
- 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 a transaction, despite reasonable precautions that we have taken;
- The merchant authorizes an amount greater than the purchase amount.

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

### Error Resolution Procedures

Records detailing the use of your Card are available by calling **866-902-6082**. In case of errors or questions about transactions arising from the use of your Card, or if any records you see show transactions that you did not make, call **866-902-6082** immediately. We must hear from you no later than 60 days after the transaction appeared on the transaction activity report. In order to help you with your questions, we will need the following information:

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

Your Card expires on the last day of the monthly 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 HAPO 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 any applicable fees.