



Reloadable Visa® Gift Card FAQ's

What is the difference between my reloadable card and a debit card?

Your reloadable card is a Visa/MasterCard card, which looks similar to a Visa/MasterCard debit card with the Visa trademark and hologram. Merchants accept the reloadable card just as they accept the Visa/ MasterCard debit card. However, the reloadable card is not in any way affiliated with your checking account. The reloadable card allows you to access only the amount that has been funded on the card. When you make a purchase with your reloadable card, the purchase amount is deducted from the card balance.

How do I know the balance on my reloadable card?

You may check your balance by calling Reloadable Card Customer Service at 866-760-3156, or your credit union's website at FairfaxCU.org.

My reloadable card was declined at a restaurant, even though I had enough money on my card to cover the bill.

While reloadable cards may be used at restaurants, most restaurants authorize an amount that is 25% greater than the total bill, to account for the server's tip. For example, if your bill is \$100.00, the restaurant may check for a total of \$125.00 in availability. In this example, if you had less than \$125.00 available on your reloadable card, even though your actual bill was less, it would be declined.

Therefore, when using your reloadable card at restaurants, either make sure that your available credit is at least 25% greater than the total bill, or explain to the server that you will be paying a portion with your reloadable card and the remaining amount with another form of payment.

Can I use my reloadable card to shop from home?

Yes. You can use your card to shop by phone, by mail order or over the Internet. If you are having a purchase shipped somewhere other than your home, you will need to provide your billing address to verify the card you are using belongs to you.

What do I do if a merchant asks me "Debit" or "Credit?"

If a merchant asks you "Debit" or "Credit" always hand your reloadable card to the cashier and say, "Credit." If a merchant asks you to swipe your card through a terminal, always press the "Credit" button, or tell the cashier you would like to sign for the purchase.

Can I return merchandise that I bought with my reloadable card?

Merchants have their own return policies. They may credit your reloadable card, give you cash or provide you with an in-store credit. If your reloadable card is credited, it may take up to one week before the refund is credited to your reloadable card and available for use.

Reloadable Card Account Fees and Charges

Card Fees: Non-personalized \$ 4.95	ATM Transaction Fee: \$2.00
Personalized: \$5.95	
Secondary Card Fee: \$4.95 and \$5.95	Cash Advance Fee: \$4%
Card Replacement/Reissue Fee: \$5.95	Express Delivery Fee: \$25.00
Reload Fee: \$3.50	Foreign Exchange Fee: 1%
Monthly Maintenance Fee: \$5 (after 12 months)	Customer Service Call Fee: \$1
Load Amounts: \$ 100.00 minimum - \$5,000 maximum	