



Visa® Gift Card FAQ's

How does the gift card work?

The gift card is a prepaid card that can be used most everywhere Debit Cards are accepted. Because it's a prepaid card, spending is limited to the amount of money on the card. When the recipient makes a purchase with the gift card, the purchase amount is deducted from the card balance.

Is the gift card a credit card?

No. The gift card is a prepaid card. While a prepaid card looks similar to a credit card, gift card recipients do not have a line of credit. They can only spend up to the balance on the card.

Purchasing a Gift Card

How can I purchase a gift card?

Simply visit your local credit union in person.

Using my Gift Card

How do I activate my gift card and obtain the PIN?

Your gift card can be activated by logging into this site and clicking on the Activate Card button, an assigned PIN will be displayed. You may also call the customer support number listed on the back of your gift card to activate your gift card, and an assigned PIN will be spoken.

Why should I register my gift card?

To facilitate making purchases online, obtaining a lost gift card replacement, or enabling disputing a fraudulent transaction your gift card must be registered with your name, address and telephone number.

How can I check the balance on my gift card?

Visit the website of the financial institution listed on the front of the gift card or call the number shown on the back of the gift card 866-902-6082.

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

When you present your gift card as payment, simply inform the cashier of the value of your gift

card. You can then choose another form of payment for the remaining portion of your purchase.

Can I add additional value to the gift card?

No, this card is not reloadable meaning once the balance is spent, the gift card should be cut up and thrown away.

What should I do when the merchant's sales terminal asks me to press 'Debit' or 'Credit'?

You should always press the 'Credit' button. Although the gift card is not a credit card, the transaction is processed like one. You should always sign a sales receipt.

What if the purchase is denied?

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires that a specific minimum balance be available on the card, which is determined by the issuer of the prepaid card, in order to complete the transaction. Again, only the actual amount spent will ultimately be deducted from the card.

Whom do I call if I think there has been a transaction error on my gift card?

If you believe there is an error, such as a purchase that you do not recognize, simply call us at 866-902-6082.

Can I use my gift card for recurring transactions?

No, the gift card may not be used for automatic recurring transactions such as internet service providers or health club fees. The card may not be used for internet gambling or any illegal activity.

What do I do if I need to return an item?

In the event you need to return an item you purchased with your gift card, the merchant will handle the item in accordance with the network guidelines. The merchant may credit your gift card (put the funds back on the card) thereby increasing your available funds.

What happens when the funds are spent?

When you have depleted all the funds on the gift card and no returns are necessary, simply destroy and discard the gift card.

What should I do if my Visa Gift Card is lost or stolen?

Contact Cardholder Services immediately at 1-866-902-6082. Additionally, read the Terms and Conditions contained in this website for important gift card information.

What happens if I am locked out of the Gift Card My Account site?

Your login will reset automatically after 24 hours from the last try.

Fees and Charges

Card Load Fee: \$4.95 if a member purchased and ordered from a local branch

Inactivity Fee: You will be charged a fee of **\$5.00** each month, beginning on the 13th month on the Card, as long as there is no activity on the Card.

Card Replacement Fee (L/S): A **\$10.00** fee is assessed on the account when a card that is marked as lost/stolen is replaced