

CFE Federal Credit Union

Visa Non Reloadable Gift Card Terms and Conditions

Important Disclosures

The following are your Central Florida Educators Federal Credit Union Visa® Gift Card Terms and Conditions. "Agreement" means these Visa® Non Reloadable Card Terms and Conditions. "We" "us" "our" and "CFE" refer to Central Florida Educators Federal Credit Union. "You" and "your" refer to the person who has obtained a Card from us. "Card" means the primary Visa® Non Reloadable Gift Card and any secondary Non Reloadable Gift Cards obtained from us. Please read the following carefully and keep them for your records. You should also review the full terms and conditions by calling us at 866-902-6082 or visiting our website at mycfe.com within MATT Web. Upon receipt, the CFE Gift Card should be signed immediately. By accepting and using your Card, you are agreeing to these important Disclosures and the Terms and Conditions.

Agreement Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, activating the card, and by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment, and further agree that this Agreement is binding on your successors, representatives and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address or email address shown for the Card on our records or has been posted on our Website or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice. You must be a resident of the U.S. to purchase this Card.

Card Registration

You may activate and register your card on the Gift Card Website, which can be accessed at mycfe.com within MATT Web. You can also activate your card by calling 866-902-6082. You must sign the back before you can use the Card.

Lost/Stolen Cards, Questions, Complaints, Problems or Balance/Transaction Information Contact Customer Service Center at 866-902-6082.

Using Your Card

Your CFE Visa® Gift Card is issued by CFE Federal Credit Union and may be used for purchases at most merchants where Visa Debit is accepted. The card may not be used at some merchants including airlines, recurring payments, and non-financial money exchange establishments, hotels, gambling establishments, rental car agencies or "pay at the pump" gasoline. (You may purchase gas by presenting the card to the attendant). Some merchants, like restaurants, may attempt to submit authorizations against the card for an amount greater than the actual purchase amount. If a merchant attempts an authorization greater than the balance remaining on your gift card, it may be declined.

This CFE Visa® Gift Card is not a credit card. 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 your CFE Visa Gift Card until the value reaches zero. 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.

To make a purchase greater than the balance on your card, you will need to use a second payment method – cash, check, credit or debit card – to cover the difference. When making your purchase, tell the cashier in advance how much to deduct from your card and how much you will pay with the second payment method.

The CFE Visa® Gift Card is non-reloadable and cannot be reused.

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. If a good reason such as a hospital stay or long trip prevented you from telling us, we may, at our discretion, extend the period for a reasonable time. 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.

Foreign Exchange: 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 processing date, plus 1%.

Right to Restrict Access

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.

Right to Revoke Card

The Card is the property of CFE 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.

<i>Card Fee Non-Personalized</i>	\$ 3.95
<i>Card Fee Personalized</i>	\$ 5.95
<i>Monthly Maintenance Fee</i>	\$ 0.00
<i>Card Replacement Fee</i>	\$ 5.95
<i>Refund on remaining balance Fee</i>	\$ 0.00
<i>Load Amount Fee</i>	\$ 0.00
<i>Express Delivery Fee</i>	\$20.00
<i>Interactive Voice Response (IVR)-Touch Tone Telephone</i>	\$1.00 (Fee is not assessed on first 2 phone calls)