



# CEFCU MASTERCARD GIFT CARDS

## HOW DOES THE CEFCU® MASTERCARD® GIFT CARD WORK?

The CEFCU Gift Card is a prepaid card that can be used for purchases everywhere Debit Mastercards are accepted. The Gift Card can only be used for purchases and not for cash advances. It can have an initial value between \$20 and \$500.

## IS THE CEFCU GIFT CARD A CREDIT CARD?

No. The CEFCU 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. Gift Cards can only be used for purchases up to the balance on the Card.

## WHAT SHOULD I DO IF I RECEIVE A CEFCU GIFT CARD?

You should sign the back of your CEFCU Gift Card immediately. Be sure to store your CEFCU Mastercard Gift Card Disclosure in a safe place and activate/register your CEFCU Gift Card right away. CEFCU Gift Cards purchased within the Member Centers are loaded upon purchase.

## HOW MUCH WILL THE GIFT CARD COST?

CEFCU Gift Cards are \$3.95.

## WHAT ARE THE FEES ASSOCIATED WITH THE CEFCU GIFT CARD?

Fees associated with the CEFCU Gift Card can be found in the CEFCU Mastercard Gift Card Disclosure; however, merchants should never charge the recipient a fee for paying with the CEFCU Gift Card.

## WHAT IF THE ITEM I WANT TO PURCHASE COSTS MORE THAN THE VALUE ON MY CEFCU GIFT CARD?

When you present your CEFCU Gift Card as payment, simply inform the cashier of the value of your Card. You can then choose another form of payment for the remaining portion of your purchase such as cash, check, credit card, or debit card.

## WHERE CAN I BUY CEFCU GIFT CARDS?

You can purchase the CEFCU Gift Card at any CEFCU Member Center. Values are loaded upon purchase.

## WHAT SHOULD I DO WHEN THE MERCHANT'S SALES TERMINAL ASKS ME TO PRESS 'DEBIT' OR 'CREDIT'?

If you select 'Credit', you will sign the terminal or sales receipt. If you select 'Debit', you will be prompted to enter the PIN assigned to the Card. To obtain a PIN, visit <https://mygiftcardaccount.pscufs.com/>.

## DOES MY CEFCU GIFT CARD WORK AT GAS STATIONS OR RESTAURANTS?

Yes, you may use your cefcu Gift Card at gas stations or restaurants. Be aware that some merchants, like gas stations, may attempt to submit authorizations against the Card for an amount greater than the actual purchase amount.

## WHOM DO I CALL IF I THINK THERE HAS BEEN A TRANSACTION ERROR ON MY CEFCU GIFT CARD?

If you believe there is an error, such as a purchase that you do not recognize, simply call Cardholder Services at 1.866.902.6082. Representatives are available 24/7.

## WHAT HAPPENS IF I LOSE MY GIFT CARD?

If you have lost your Card or if it has been stolen, please call 1.866.902.6082. Values are loaded upon purchase, so it's important for you to register your Card when you receive it at <https://mygiftcardaccount.pscufs.com/>.

Make sure you record the Card number and security code and keep it in a safe place because the number will be required to order a replacement.

## CAN I USE MY CEFCU GIFT CARD AT AN ATM OR FOR A CASH ADVANCE AT A FINANCIAL INSTITUTION?

No, the CEFCU Gift Card may not be used at an ATM or for a cash advance at a financial institution.

## CAN I USE THE CEFCU GIFT CARD ONLINE?

Yes, but the Card must be registered first. The transaction may be declined if the Card has not been registered.

## CAN I USE MY CEFCU GIFT CARD FOR RECURRING TRANSACTIONS?

No, the CEFCU Gift Card may not be used for automatic recurring or installment billing transactions, such as Internet service providers or health club fees. The Card may not be used for Internet gambling or any illegal activity.

## CAN I STOP PAYMENT ON A PURCHASE I MADE WITH THE CEFCU GIFT CARD?

No, it is not possible to stop payment on a purchase that is made after the Card has been presented for payment.

## HOW CAN I TRACK MY BALANCE?

For free access 24/7 to transaction history and balance information visit <https://mygiftcardaccount.pscufs.com/>. You will need your Card number and security code.

## CAN I ADD VALUE TO THE CEFCU GIFT CARD?

No, value cannot be added to this Card. The recipient should retain the Card and receipt even after the funds have been depleted because he/she may be asked to present the Card for returns.

## CAN I USE THE CEFCU GIFT CARD TO MAKE A PURCHASE THAT IS LARGER THAN THE BALANCE ON THE CARD?

No, because the available card balance is a fixed amount. However, you can request to pay the balance of the purchase with any method the merchant accepts — such as cash, check, credit card, or debit card.



## Important Disclosures

The following are your CEFCU (Citizens Equity First Credit Union) Mastercard® Gift Card Terms and Conditions. "Agreement" means these Non-Reloadable Card Terms and Conditions. "We", "us", and "our" refer to CEFCU (hereafter referred to as CEFCU). "You" and "your" refer to the person who has obtained a Card from us. "Card" means the primary Mastercard Gift Card obtained from us. Please read the following carefully and keep it for your records. Upon receipt, the 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, 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 posted on our website at [cefcu.com/giftcard](https://cefcu.com/giftcard) 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 United States to purchase this Card.

## Card Activation

To activate your CEFCU Gift Card and obtain a PIN, log into <https://mygiftcardaccount.pscufs.com/>. Please sign the back of the Card before you use it. To use your Card to make online purchases, you must also register your Card at <https://mygiftcardaccount.pscufs.com/>.

## Replacement of a Lost/Stolen Card or Unauthorized Use

If you have registered your Card and your Card has been lost or stolen or has been used for unauthorized transactions, immediately call 1.866.902.6082.

## Returned or Exchanged Merchandise

If you have an issue with merchandise or a service purchased with your Card, you must work with the merchant from whom you made the purchase to resolve the issue, and you are subject to the merchant's return policies.

## Viewing Your Card Balance and Transaction History Information

For free access to your Card information 24 hours a day/7 days a week, visit <https://mygiftcardaccount.pscufs.com/>.

## Using Your Card

Your CEFCU Gift Card is issued by CEFCU and may be used for purchases at most merchants where Debit Mastercard is accepted. The Card may not be used at some merchants including recurring payments, non-financial money exchange establishments, and gambling establishments. Some merchants — like restaurants, hotels, or rental car agencies — 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 CEFCU Gift Card, it may be declined.

This CEFCU 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 CEFCU 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. Your identification information provided during purchase and/or registration of the card will be utilized to aid the collection of a Card balance "shortage." As well, you authorize CEFCU to debit your account for any amount owed.

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 CEFCU Gift Card is non-reloadable and cannot be reused. There will be a \$5.00 inactivity fee for each month there is a balance remaining on the Card. This fee is waived for months your Card is active and begins on the 13th month after 12 consecutive months of inactivity, based on the date you purchased your Card.

### 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 U.S. dollars is either a rate selected from Mastercard® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Mastercard itself receives, or the government mandated rate in effect for the applicable processing date, plus 1.1 percent.

### 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.

### Right to Revoke Card

The Card is the property of CEFCU and we may revoke the Card at any time without cause or notice. You agree to surrender a revoked Card promptly upon demand.

### Liability for Failure to Complete Transactions

CEFCU will NOT be liable for a transaction failure caused because you do not have enough money on your Card to complete the transaction, if the merchant terminal is not working properly, or if circumstances beyond our control (such as fire or flood) prevent the completion of the transaction.

### Disclosure of Information to Third Parties

CEFCU will disclose information to third parties about your Card and the transactions you make where it is necessary for completing transactions, in order to comply with lawfully issued subpoenas, summonses, warrants, or court orders, in order to assist appropriate law enforcement agencies investigations when CEFCU reasonably believes it has been the victim of a crime or if you give us your written permission. HSA account holders that will be age 55 can make an additional catch-up contribution for the tax year in which they attain age 55 and any year thereafter (until they enroll in Medicare or become ineligible).

CEFCU Gift Card Fees and Charges	
Card Purchase Fee	\$3.95
Inactivity Fee (for each month there is a balance on the Card*)	\$5.00
Card Replacement (Lost/Stolen)/Card Reissue (Damaged)	\$10.00 (per Card)
Card Load Amounts	\$20-\$500

\*Begins on the 13th month after 12 consecutive months of inactivity, based on the date you purchased your Card.



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