

Innovative Card Services Visa® Gift Card Terms and Conditions

Effective January 1, 2017

The following disclosures set forth your and our rights and responsibilities concerning your Gift Card. These Terms and Conditions are governed by Indiana law. In this Agreement, the words “you” and “your” mean the person who has received the Gift Card, the words “we”, “us” and “our” mean the issuer, INOVA Federal Credit Union. Cards distributed by our wholly owned subsidiary, Innovative Card Services, LLC, are subject to these terms and conditions. The Card is not an account, does not earn dividends, is not reloadable (re-useable), and is not federally insured by the National Credit Union Administration (NCUA) or any other federal or state agency.

Agreement; Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By signing, activating, or 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. The Card is our property, and we reserve the right to cancel or revoke its use at any time without prior notice, subject to applicable law.

Using Your Card

Some merchants verify address during the transaction which will require you to register the card. Before using your Gift Card, consider registering it by visiting the URL listed on the back of the card or by visiting www.InnovativeCardServices.com and click on Gift Card Login. Once you’ve been redirected to the secure Visa site:

1. Click on ***Sign-in***
2. Enter your full card number as indicated
3. Enter the three (3) digit security code on the back of your card and the expiration date of the card.
4. You will then be prompted to change your password.
5. Once logged in, go to My Settings > My Profile to enter your name and address information to fully register the card.
6. After you have successfully registered your card, you may create a Personal Identification Number (PIN). To create a PIN, go to My Settings > My PIN. This will not be mailed to you or generated for you.

You agree to sign the back of the Card immediately upon receipt. You may use your Card as often as you like to obtain goods and services up to the value of the Card. Each time you use your Card, we will deduct the amount of the transaction from the remaining value associated with the Card. The Card is not reloadable and cannot be used after its value reaches zero. If you use your Card for more than its available value, you agree to pay us the difference upon demand. This Card is not valid for use outside the United States of America.

Know how to use your card

The merchant will not know the balance left on your card so be sure to know the balance before you shop. You can only use your card for the balance available. Trying to make a purchase for a dollar amount higher than the balance on the card will result in a decline. Tell the merchant the value left on the card and pay the difference with cash or check. Card can be used for both Signature based and PIN POS based transactions. **Use of this Card at automated fuel pumps is not recommended**, however you may use this Card at gas stations or convenience stores by paying for your purchase inside the station or store. If you want to pay at the pump, simply insert your card and follow the instructions. If you are unable to complete the transaction at the pump, proceed inside and pay the attendant prior to pumping. Additionally, a preauthorized hold of \$75.00 will be placed on your Account prior to permitting you to dispense fuel. These pre- authorizations may cause your Card to be declined.

The Card cannot be used:

- To obtain cash, except in the event of its cancellation, as described elsewhere in this Agreement;
- For gambling or any unlawful activity;
- To make regular, pre-authorized payments to third parties;
- To obtain cash from automated teller machines (ATMs) or any other kind of cash advance.

You cannot “stop payment” on any Card transaction after it has been completed.

Card Expiration

Your Card is valid through the expiration (“Good Thru”) date shown on the Card, or until the entire prepaid value associated with the Card has been depleted, whichever comes first. We encourage you to use the entire amount before the expiration date. Any transaction attempted after the expiration date will be declined. If a balance remains on your Card after the expiration date, you can request a replacement Card for free by calling 866-319-4602. If you do not request a refund or a replacement Card, an inactivity fee will be deducted monthly after the 13th month of inactivity until the value becomes zero.

Severability

In the event that one or more provisions of this Agreement shall for any reason be held invalid or illegal, such holding will not affect the enforceability of any other provision.

Fee Schedule

The location where you purchase the Gift Card will charge an initial issuance fee. Verify the initial issuance fee at the time of purchase.

Inactivity Fee (starting the 13th month of inactivity)	\$9.95/month
Lost/Stolen Replacement Fee	\$7.95
Expired Card Replacement Fee	Free
Cash Value Unload Fee (only if lost or stolen)	\$10.00
Online Balance Inquiry	Free

Except with respect to the expired card replacement fee, these fees are subject to change without notice, but only as allowed by law.

YOUR LIABILITY FOR A LOST CARD OR UNAUTHORIZED TRANSFERS

Telephoning us at 866-319-4602 is the best way of keeping your possible losses to a minimum. You may also write us at the following address: Visa Debit Processing Service, PO Box 521350, Miami, FL 33152-1350. If you tell us within 2 business days after you discover the loss or theft of your Card, you will not be liable for any losses resulting from the use of your Card without your permission. If you do not tell us within 2 business days after learning of the loss or theft, you may be liable if someone used your Card without your permission.

Telephone Number and Address for Notification Purposes. If you believe your Card or PIN has been lost, stolen or you believe that someone may use or has used the PIN assigned to your Card, notify us at

Telephone: 866-319-4602 Available Monday through Friday 8am to 5pm Eastern Time

Write: Visa Debit Processing Service, PO Box 521350, Miami, FL 33152-1350

Cardholder Service

You can review your Card's remaining value and transaction history 24 hours a day, 7 days a week by enrolling the Card online at www.visaprepaidprocessing.com/inova/gift, click *Sign-in*, enter the full card number, the three (3) digit security code on the back of your card and the expiration date of the card when prompted. If you have any questions about the Card, you can contact us at 866-319-4602 or write to us at Visa Debit Processing Service, PO Box 521350, Miami, FL 33152-1350.

Error Resolution Procedures

In case of errors or questions about transactions on the Card, telephone us at 866-319-4602 or write to us at: Visa Debit Processing Service, PO Box 636001, Highlands Ranch, CO 80163-6001. We must hear from you no later than sixty (60) days after your transaction history was first made available or you obtained the receipt on which the error or problem appeared. If you choose to notify us via telephone about any errors or questions, we will also require you to submit your concerns in writing.

You must provide the following information:

- Your name and Card number;
- A description of the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information;
- The dollar amount of the suspected error; and
- The date, time and location of the suspected error.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, we will re-credit the Card within ten (10) business days for the amount you think is in error. We will tell you the results within ten (10) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

Disclosure of Information to Third Parties We may disclose information to third parties about your Card or the transactions that you make: where it is necessary for completing the transaction; to verify the existence and condition of your Card for a third party; to comply with government agency or court orders; if you give us your consent; or as otherwise required by law.

Contact Innovative Card Services, LLC by calling 1-866-319-4602, by mail at 358 S. Elkhart Avenue Suite 300 Elkhart, IN 46516, or visit www.innovativecardservices.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.