



## Tinker Federal Credit Union Prepaid VISA Reloadable Card

| Monthly Fee   | Per Purchase | ATM Withdrawal  | Cash Reload      |
|---|--------------|---|------------------|
| <b>\$0</b>  | <b>\$0</b>   | <b>\$0</b> in-network<br><b>\$0.75</b> out-of-network | <b>\$2.00*</b>   |
| ATM Balance Inquiry (in-network or out-of-network)  |              |   | \$0              |
| Customer Service (automated or live agent)  |              |   | \$0 per call     |
| Inactivity (after 12 months with no transactions)   |              |   | \$2.50 per month |
| <b>We charge 3 other types of fees. Here are some of them:</b>  |              |   |                  |
| Card Enrollment Fee   |              |   | \$8.95           |
| Additional Card Fee   |              |   | \$6.95 each      |
| <p>*Per load</p> <p><b>No overdraft/credit feature.</b></p> <p>Not NCUA insured. Register your card for other protections.</p> <p>For general information about prepaid accounts, visit <a href="http://cfpb.org/prepaid">cfpb.org/prepaid</a>.<br/>           Find details and conditions for all fees and services in the cardholder agreement,<br/>           or call <b>855-657-8588</b> or visit <a href="http://www.tinkerfcu.org">www.tinkerfcu.org</a>.</p> |              |   |                  |



## List of All Fees for Tinker Federal Credit Union Prepaid VISA Reloadable Card and Terms & Conditions

| All Fees                                   | Amount  | Details   |
|--|---------|---|
| <b>Get Started</b>                         |         |   |
| Card Enrollment                            | \$8.95  | Fee per each primary card account enrollment. Fee will be added to the original load value on the card, so that the balance upon activation of the card will not include this fee.                                    |
| Additional Card                            | \$6.95  | Fee per each additional card added to the primary account (limit 4) at the time of enrollment.  |
| <b>Monthly Usage</b>                       |         |   |
| Monthly Fee                                | \$0     | No monthly fee.   |
| <b>Add Money</b>                           |         |   |
| Cash Reload                                | \$2.00  | Fee imposed each time the card is reloaded.   |
| <b>Spend Money</b>                         |         |   |
| Per Purchase                               | \$0     | No fee for making a purchase using the card account.  |
| <b>Get Cash</b>                            |         |   |
| ATM Withdrawal (in-network)                | \$0     | "In-network" refers to the Prepaid Card ATM Network.  |
| ATM Withdrawal (out-of-network)            | \$0.75  | This is our fee for the use of ATMs not in the Prepaid Card ATM Network, which may be subject to an additional surcharge (fee) that is controlled by the owner of the machine and cannot be waived by TFCU.           |
| <b>Information</b>                         |         |   |
| Customer Service (automated or live agent) | \$0     | No fee for calling customer service, including for balance inquiries.   |
| ATM Balance Inquiry (in-network)           | \$0     | "In-network" refers to the Prepaid Card ATM Network.  |
| ATM Balance Inquiry (out-of-network)       | \$0     | "Out-of-network" refers to ATMs not in the Prepaid Card ATM Network, which may be subject to an additional surcharge (fee) that is controlled by the owner of the machine and cannot be waived by TFCU.               |
| <b>Using Your Card Outside the U.S.</b>    |         |   |
| International Service Assessment           | 1%      | Of the U.S. dollar amount of each transaction.  |
| International ATM Withdrawal               | \$0.75  | This is our fee for ATM withdrawals at ATMs not in the Prepaid Card ATM Network, which may be subject to an additional surcharge (fee) that is controlled by the owner of the machine and cannot be waived by TFCU.   |
| International ATM Balance Inquiry          | \$0     | This is our fee for balance inquiries at ATMs not in the Prepaid Card ATM Network, which may be subject to an additional surcharge (fee) that is controlled by the owner of the machine and cannot be waived by TFCU. |
| <b>Other</b>                               |         |   |
| Inactivity                                 | \$2.50  | You will be charged \$2.50 each month when there is no activity for one year from the issuance of the card or from any use of the card. The fee will not be charged once the balance of the card reaches \$0.         |
| Express Shipping                           | \$25.00 | Fee per each card that must have a rushed delivery when ordering through the website.   |

Not NCUA insured. Register your card for other protections.

No overdraft/credit feature

Contact Tinker Federal Credit Union Cardholder Services by calling 855-657-8588, by mail at P.O. Box 45750, Tinker AFB, OK 73145, or visit [www.tinkerfcu.org](http://www.tinkerfcu.org).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).

The following are your Tinker Federal Credit Union VISA Reloadable Prepaid Card Terms and Conditions.

**Definitions.** Except as the context otherwise requires (a) "Account(s)" means your VISA Reloadable Prepaid Card established with Tinker Federal Credit Union and is governed by this Agreement; (b) "We", "us", or "our" means Tinker Federal Credit Union (TFCU) of P.O. Box 45750, Tinker Air Force Base, Oklahoma 73145; (c) "You", "Your", or "Cardholder" means the person who has received the TFCU VISA Reloadable Prepaid Card; (d) "Card(s)" means the TFCU issued VISA Reloadable Prepaid Card; (e) "Agreement" means this document. Please read the following carefully and keep them for your records. By accepting and using your Card, you are agreeing to these Terms and Conditions.

**Amendments.** TFCU may change or add new terms to this Agreement at any time, including without limitation, new fees, fee increases or enforcement of rights and obligations under this Agreement. These changes will be posted on TFCU's website [www.tinkerfcu.org](http://www.tinkerfcu.org), or otherwise as permitted by law. You must be a TFCU member to purchase VISA Reloadable Prepaid Cards from TFCU.

**Before Using Your Card.** Activate and register your Visa Reloadable Card for My Account online access by visiting [www.TinkerFCU.org](http://www.TinkerFCU.org). From TFCU's homepage, choose VISA Reloadable Card under Services, and then click on the image of your Card type. Read and accept the Disclosure and Terms and Conditions to be directed to TFCU's Prepaid Card site. Under Cardholder Login, select Need a Login. Fill in the information and select Continue. After the Card is registered in My Account, go to Account Activities and select Activate Card from the dropdown menu. A Personal Identification Number (PIN) will be assigned once activation is confirmed. You may also call 1-855-657-8588 to activate your Card and obtain your PIN.

**Using Your Card.** The VISA Reloadable Prepaid Card may be personalized with the cardholder's name when purchased through TFCU's website at [www.tinkerfcu.org](http://www.tinkerfcu.org) or at any TFCU branch. The Personalized Card should be received in the mail within 7-10 business days from the date of completed purchase. Personalized Cards have unlimited reload capabilities. The address listed for the primary cardholder must match the billing address for the debit/credit card used to purchase the Prepaid Card on the website.

The VISA Reloadable Prepaid Card can also be purchased and instantly issued at any TFCU branch as a Non-Personalized Card. Non-Personalized Cards are limited to four loads (the initial load and three additional loads). If you choose, a new Personalized Prepaid Card can be ordered from the website, or by going into your local TFCU branch. You can continue to make purchases using your old Card until the balance has been depleted.

You are responsible for keeping the Card information (Card number, PIN, expiration date, and Card Verification Value) confidentially contained within your records. Upon activation of the Card, for your protection and for regulatory purposes, we may request, and you agree to provide, some additional identification verification information such as your home phone number, date of birth, social security number, and/or zip code. We may use this data for a range of purposes, including but not limited to facilitating refunds if your Card is lost or stolen, enhancing usage at merchants that may require zip code authorization, and aiding in collection efforts in the event of a negative Card balance. If you do not wish to provide the data, or if the data you provide us cannot be appropriately verified, we reserve the right to refuse or cancel your Card, and reimburse you for the initial load amount.

Personalized Cards have an Allowance Feature that permits automatic funding to the Card from pre-existing stored TFCU payment methods on a weekly, bi-monthly, or monthly basis. To activate the Allowance Feature, you must register your Card at [www.tinkerfcu.org](http://www.tinkerfcu.org), and follow the instructions for activating the feature.

The Card is non-transferable. Please do not give your Card to anyone else to use. Primary cardholders/TFCU members can order online up to four secondary Cards for family members or companions at the time of purchase. Secondary Cards are Personalized with the cardholder's name when ordered from our website, and are Non-Personalized when purchased at a TFCU branch. When purchasing a secondary Card for a young person with no card experience, be sure to go over all of the materials that accompany the Card. Secondary Cards will utilize the same prepaid balance as the primary Card for all transactions and fees. These Cards will have to be separately activated, and a separate PIN will need to be requested for each Card. Secondary Cards will function under the same terms and conditions as the primary Card. You are responsible for all authorized transactions made with the Secondary Card(s). Only the primary cardholder/TFCU

member can load funds to the account or access the Card information on our secured website. Secondary cardholders may request information about the balance and transaction history on their Card by calling Cardholder Services at **1-855-657-8588**.

Your VISA Reloadable Prepaid Card is issued by TFCU, pursuant to a license from VISA U.S.A., Inc., and may be used for purchases at most merchants where VISA is accepted. Your Card allows you to access your prepaid funds at ATMs that display the VISA brand, and merchants who accept VISA cards worldwide. The Card can be processed as a Credit or Debit transaction. When paying as a Credit transaction, you may sign a sales receipt. When paying as a Debit transaction, you will need to enter your PIN. Your Card is neither a credit card, nor a deposit account insured by the NCUA. The Card may not be used for recurring payments, non-financial money exchange establishments, illegal transactions, and/or gambling establishments.

There is no minimum purchase amount. Purchases and transactions (including any transaction fees) will be deducted from your Card balance until the value reaches zero. If a transaction initiated by you exceeds the remaining balance on the Card, you must inform the merchant before completing the transaction. Any transaction attempted for more than the amount available on the Card may be declined. Therefore, you must know the amount available on your Card, and inform the merchant to process the transaction in that amount. You must pay the difference with another form of payment. 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. You can check the balance by calling 1-855-657-8588 for balances and transaction history, by writing to Tinker Federal Credit Union Card Services, P.O. Box 45750, Tinker AFB, OK 73145, by visiting a local TFCU branch, or by visiting [www.tinkerfcu.org](http://www.tinkerfcu.org). If an overdraft occurs, the Cardholder will be required to either reload funds onto the Card, or make a payment to Cardholder Services to cover the negative amount.

In the event that you need to return an item you purchased with your TFCU VISA Reloadable Prepaid Card, the merchant will handle the item in accordance with VISA guidelines. The merchant may credit your Card (put the funds back on the Card) thereby increasing your available funds. The funds may take up to 7 business days to be credited to your Prepaid Card.

Merchants such as restaurants, hotels, mail order companies, and automobile rental businesses may attempt to submit authorizations against the Card for an amount greater than the actual purchase amount even though you will only be debited for the actual amount spent. If a merchant attempts an authorization greater than the balance remaining on your Card, it may be declined. Automated fuel dispensers will automatically preauthorize \$99 (added on top of any merchant's set preauthorization, which is usually \$1). If you do not have the funds available on your Card, the transaction may be declined at the pump. Inside the gas station, however, the preauthorization is normally requested at the actual transaction amount.

Some merchants may allow you to use your Card for cash-back on purchases, and cash may be advanced at a VISA affiliated financial institution (both subject to limits).

**Card Limits.** The **minimum load value is \$20.00** and the **maximum load value is \$3,000.00**. The maximum value on the Card may not exceed \$3,000.00 at any time. The daily spending limit for point-of-sale transactions at merchants is also \$3,000.00. You may not exceed more than twenty (20) purchase transactions per day, up to the balance remaining on your Card.

You are allowed up to five (5) ATM withdrawals and/or advances per day, the total amount not to exceed \$1,000.00. The minimum ATM withdrawal amount is \$10.00.

Your Card is restricted to four (4) value loads in a seven (7) day period. The total sum of value loads within that seven (7) day period is \$12,000.00. You may add up to four (4) additional Cards for access to the same prepaid funds at the time of initial load.

Personalized cards have an unlimited number of reloads with the exception of the 7 day restriction mentioned above. Non-personalized cards are limited to 4 loads (including the initial load).

**Fees and Charges.** There are no fees associated with the use of the Card when purchasing goods and services. There are no annual fees or card replacement fees associated with your Card. There is no charge for a cash advance at a TFCU branch; however advances at other institutions are subject to fees set by that institution.

The following account fees will apply as defined below:

1. **Card Enrollment Fee** – There will be a fee of \$8.95 added to the original load value on the Card so that the balance upon activation of the Card will not include that fee (for

example, if a \$300.00 Card is purchased, the amount charged to the purchaser's account is \$308.95 at the time of purchase and the Card balance is \$300.00).

2. **Additional Card Fee** – You may add up to four (4) additional Cards at the time of enrollment to draw from the same funds for \$6.95 each.
3. **Reload Fee** – There will be a fee of \$2.00 each time the Card is reloaded. The Card may be reloaded at a TFCU branch or on the website at [www.tinkerfcu.org](http://www.tinkerfcu.org). The Reload Fee is not affected by the number of Cards associated with the prepaid funds.
4. **Inactivity Fee** – An Inactivity Fee of \$2.50 will be charged per month if there is no activity for one year from the issuance of the card or from any use of the card. The fee will not be charged once the balance of the Card reaches \$0.
5. **ATM Transaction Fee** – There will be a \$.75 transaction fee for each ATM transaction. ATMs not in the Prepaid Card ATM Network may be subject to an additional surcharge, which may be controlled by the owner of the machine and cannot be waived by TFCU. If there is a surcharge, it will be deducted from your prepaid Card balance.
6. **Express Shipping Fee** – An Express Shipping Fee of \$25.00 will apply to any Card that must have a rushed delivery when ordering through the website.

**Foreign Exchange Rate and International Service Assessment (ISA) Fee.** If any Card transaction is made in a currency other than that loaded on the Card, or if a transaction occurs in a currency other than US Dollars, 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 by VISA from the range of rates available in wholesale currency markets for the applicable central processing date (which may vary from the rate VISA itself receives), or the government mandated rate in effect for the applicable central processing date. In addition, a one percent (1%) International Service Assessment (ISA) fee will be charged.

**Liability for Unauthorized Use – Lost or Stolen Cards.** If you believe the Card has been lost or stolen, or that someone has accessed or may access money from the Card without your permission, contact Cardholder Services immediately at 1-855-657-8588, write to Tinker Federal Credit Union Card Services, P.O. Box 45750, Tinker AFB, OK 73145, or visit a local TFCU branch. You will not be liable for lost value on the Card if you satisfy the following conditions:

- You call, write, or otherwise contact us to report the Card lost or stolen.
- You inform us of the Card number and the approximate date of your last authorized use.
- You report all facts of the loss or theft to us and you cooperate in our investigation.

If you permit someone else to use your Card, we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by said person.

**Our Liability for Failure to Make Transactions.** We may restrict access to the Card, temporarily or permanently, if we notice suspicious activity in connection with the Card. 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 transaction information supplied to TFCU 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.

**PIN Protection.** You agree to take all necessary steps to protect your PIN and never disclose your PIN to anyone. For security purposes, never write your PIN on the Card and never carry a record of your PIN on your person. If you permit someone else to use your Card and you give that person your PIN, we will treat this as if you have authorized this person to use your Card at their discretion for that transaction and any future transactions. You will be responsible for any transactions initiated by such person. The PIN Protection policy will apply to any of the primary or additional Cards issued by TFCU.

Your VISA Reloadable Prepaid Card will only allow three (3) incorrect PIN tries in one day before the security system will lock you out, preventing access to any funds. The Card will remain locked for a 24 hour period.

**Transaction Activity.** Cardholders registered for My Account online access may obtain at least 24 months of transaction history. A transaction activity report, which includes your balance and details the use of your Card, is also available to the primary cardholder by calling Cardholder Services at **1-855-657-8588**, by visiting our website at [www.tinkerfcu.org](http://www.tinkerfcu.org), by visiting a local TFCU branch, or by writing to Tinker Federal Credit Union Card Services, P.O. Box 45750, Tinker AFB, OK 73145. The transaction activity report must be requested by the Cardholder. The information is available to you 24 hours a day, 7 days a week. Your TFCU Reloadable Prepaid Card account number and some of the information requested when you ordered the Card are required for authentication.

**Error Resolution Procedures.** In case of errors or questions about transactions arising from the use of your Card, or if any records you review show transactions that you did not make, call Cardholder Services at 1-855-657-8588, write to Tinker Federal Credit Union Card Services, P.O. Box 45750, Tinker AFB, OK 73145, or visit a local TFCU branch immediately. We must hear from you no later than 60 days after the transaction appeared on the transaction activity report. 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 and date of the suspected error.

Once the type of error is identified, we will mail you the appropriate paperwork to complete. Upon receipt of the completed paperwork, we will send you a confirmation letter. We will determine whether an error occurred within 10 business days. TFCU's business days are Monday through Friday, and exclude holidays. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days and send you a letter.

We will notify you of the results within 3 business days 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 by calling Cardholder Services at **1-855-657-8588**.

**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;
- as otherwise required by law.

The Privacy Policy can be requested by calling TFCU's Member Service Center at 1-800-456-4828 (405-732-0324 OKC Metro), or by making a request in writing to Tinker Federal Credit Union Card Services, P.O. Box 45750, Tinker AFB, OK 73145, or by visiting a local TFCU branch.

**Closure, Expiration, or Revocation of Card.** Your Card may be unloaded at an ATM using a PIN, and may be closed by contacting Cardholder Services at 1-855-657-8588, visiting your local TFCU branch, or by mailing a request in writing to Tinker Federal Credit Union Card Services, P.O. Box 45750, Tinker AFB, OK 73145.

Your Card is valid through the last day of the month of the expiration date displayed on your Card. The funds are available for a

minimum of 5 years from the load/purchase date, or until the entire prepaid value associated with the Card has been depleted, whichever comes first. Personalized cards will automatically be mailed to the last known address as reflected on the cardholder record in the Card Processing System thirty (30) days prior to the expiration date printed on the front of your Card. You must call Cardholder Services at the number on the back of the Card and activate your renewal Card when it is received. If you do not deplete the balance before the funds expire, the Card may be closed and any unused balance will be returned to the appropriate governing body under applicable escheatment laws. The funds will expire in accordance with the statutory period under the unclaimed property laws in your state of residence if your address is known to us. When your state of residence is Oklahoma or cannot be identified, funds will expire in accordance

with Oklahoma's Uniform Unclaimed Property Act which has a statutory period of five years.

The Card is the property of TFCU 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. **Governing Law.** Tinker Federal Credit Union is located in Oklahoma and your Card is issued from Oklahoma irrespective of your residency or the jurisdictions in which you use the Card. This Agreement is entered into with you in the State of Oklahoma and shall be governed, construed, and enforced in all respects and all causes of action relating to terms or conditions of Card usage, or terms and conditions of this Agreement according to the laws of Oklahoma, without regard to its internal conflicts of law principles.