



Visa® Gift Card Terms and Conditions

Important Disclosures

The following are your Agriculture Federal Credit Union (AgFed) Visa® Gift Card Terms and Conditions. "Agreement" means these Visa Non Reloadable Card Terms and Conditions. "We" "us" and "our" refer to AgFed. "You" and "your" refer to the person who has obtained a Card from us. "Card" means the primary Visa Non Reloadable Prepaid Card and any secondary Non Reloadable 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 www.agfed.org. Upon receipt, the 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 found on the back of your gift card or at <https://www.agfed.org/convenient-services/visa-gift-cards/>. You can also activate your card by calling 866-902-6082. You will be able to choose a PIN during Card activation on the website; a PIN will automatically be assigned if activated via the IVR, but can be changed later via the website. Please sign the back before you can use the Card. You must sign the back before you can use the Card. Lost/Stolen Cards, Questions, Complaints, Problems or Balance/Transaction Information Contact AgFed at 866-902-6082.

Using Your Card

Your AgFed Visa Gift Card is issued by AgFed 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 AgFed 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 AgFed 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 AgFed Visa Gift Card is non-reloadable and cannot be reused.

Fees and Charges

- There are no fees associated with the use of the Card when purchasing goods and services.
- Purchase/Load Fee: \$3.95
- Inactivity Fee: A Monthly Inactivity Fee of \$2.50 will be charged after twelve (12) consecutive months of inactivity. The fee will not be charged once the balance of the Card reaches \$0.
- Card Replacement Fee: A lost, stolen, or damaged Card replacement fee of \$10.00 will be imposed for the replacement of the Card and will be deducted from the remaining balance.
- Express mailing of card: \$25.00

Your Liability For A Lost or Stolen Card

Contact us immediately at 866-902-6082 if you believe the Card has been lost or stolen.

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.

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.

Right to Revoke Card

The Card is the property of AgFed 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.