



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, which can be accessed at www.agfed.org. 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 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.

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 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.

Card Fee	\$3.00
Inactivity Fee	\$3.00 (after 12 months of inactivity)
Card Replacement	\$5.00
Express mailing of card	\$25.00