

TopLine Federal Credit Union VISA® Gift Card FAQ's

How does the gift card work?

Your TopLine Visa Gift Card is a prepaid card issued by TopLine Federal Credit Union and may be used for purchases at most merchants where Visa® Debit Cards are accepted. Because it's a prepaid card, spending is limited to the amount of money on the card. When the recipient makes a purchase with the gift card, the purchase amount is deducted from the card balance. The card can be used as many times as you would like until the balance of the card is depleted. As the card is used, the amount of the purchase is automatically deducted from the available balance. When the balance is reduced to zero, you can keep the card as a memento of your gift or destroy and discard it. If the card is lost or stolen with a balance remaining, you can cancel the card and order a replacement if your gift card is registered. See below for details on how to register the gift card.

Where can the gift card be used?

The gift card is a prepaid card that can be used most everywhere Visa® Debit Cards are accepted. Visa Gift Cards are accepted at millions of Visa merchants worldwide either in-person or over the phone, and can also be used for online purchases. The gift card needs to be registered to use for online and over the phone purchases. See below for details on how to register the gift card. The gift card may not be used for recurring payments, non-financial money exchange establishments and gambling establishments.

Is the gift card a credit card?

No. The gift card is a prepaid card. While a prepaid card looks similar to a credit card with the Visa trademark and hologram, gift card recipients do not have a line of credit. You can only spend up to the balance on the card.

Is the gift card a debit card?

No. The gift card is a prepaid card. While a prepaid card looks similar to a debit card with the Visa trademark and hologram, the gift card is not affiliated with your checking account. The gift card will allow you to access only the amount that has been funded on the card. You can only spend up to the balance on the card.

Why does the gift card have the debit identifier?

The gift card is licensed with Visa as a debit card. Pursuant to the outcome of the recent merchant class action lawsuit led by Wal-Mart Stores, Inc., Visa and MasterCard agreed to display a debit identifier on all debit cards.

How do I activate my gift card?

Your card has already been activated upon load. If you are experiencing difficulty, please contact TopLine at 763-391-9494 or Visa Gift Card Services at 1-866-902-6082. In addition, please register your card at www.toplinecu.com or <https://mygiftcardaccount.pscufs.com/index.cfm> or call 1-866-902-6082. Please sign the back before you use the gift card. The registration/enrollment process will allow you to validate your address information and establish a user profile for return visits. You will be able to see card activity, such as current balance and transactions made with the card. A TopLine representative can help you register your card. Please stop in any branch location or call us at 763-391-9494.

Should I register my card?

Yes. In order to report your card lost or stolen, review your account activity or all other customer service inquiries, you will need to have your card registered. Please register your card at www.toplinecu.com or <https://mygiftcardaccount.pscufs.com/index.cfm> or call 1-866-902-6082. Please sign the back before you use the gift card. The registration/enrollment process will allow you to validate your address information and establish a user profile for return visits. You will be able to see card activity, such as current balance and transactions made with the card. A TopLine representative can you help register your card. Please stop in any branch location or call us at 763-391-9494.

Why should I register my card?

If your card is lost or stolen and it isn't registered, a replacement card will not be issued. You will incur the loss. As well, you won't be able to review your account activity or conduct all other customer service inquiries online at <https://mygiftcardaccount.pscufs.com/index.cfm>, over the phone at 1-866-902-6082, or with TopLine in the branch or over the phone at 763-391-9494. The registration/enrollment process will allow you to validate your address information and establish a user profile for return visits. You will be able to see card activity, such as current balance and transactions made with the card. A TopLine representative can you help register your card. Please stop in any branch location or call us at 763-391-9494.

What should I do when the merchant's sales terminal asks me to press 'Debit' or 'Credit'?

You should always press the 'Credit' button. Although the gift card is not a credit card, the transaction is processed like one. You should always sign a sales receipt.

Can I use my gift card to shop from home?

Yes. You will first need to register your gift card at www.toplinecu.com or <https://mygiftcardaccount.pscufs.com/index.cfm> or call 1-866-902-6082. Please sign the back before you use the gift card. The registration/enrollment process will allow you to validate your address information and establish a user profile for return visits. You will be able to see card activity, such as current balance and transactions made with the card. A TopLine representative can you help register your card. Please stop in any branch location or call us at 763-391-9494.

Registration will allow you to use your card to shop by phone, by mail order, or online. If you are having a purchase shipped somewhere other than your home, you will need to provide your billing address to verify the card you are using belongs to you.

Can I return merchandise that I bought with my gift card?

Merchants have their own return policies. They may credit your gift card, give you cash, or provide you with an in-store credit. If your gift card is credited, it may take up to one week before the refund is put back onto your gift card and available for use.

What if the item I want to purchase costs more than the value on my gift card?

When you present your 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.

Can I add additional value to the gift card?

No. This card is not reloadable meaning once the balance is spent, the card should be cut up and thrown away.

What if the purchase is denied?

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. 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 TopLine Visa Gift Card until the value reaches zero. If a transaction initiated by you exceeds the remaining balance on the Card, you must tell the merchant before completing the transaction. Any transaction attempted for more than the amount available on the Card will 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.

To check your remaining balance, simply call TopLine at 763-391-9494, contact Visa Gift Card Services at 1-866-902-6082 or go online at <https://mygiftcardaccount.pscufs.com/index.cfm>. You will need to provide your name, your account number and the last 4 digits of your home phone number.

Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines – pre-authorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires that a specific minimum balance be available on the card, which is determined by the issuer of the prepaid card, in order to complete the transaction. Again, only the actual amount spent will ultimately be deducted from the card.

If you have questions on why your were denied, please call TopLine at 763-391-9494 or stop in any branch location.

How do I know the balance on my gift card?

Simply call TopLine at 763-391-9494, contact Visa Gift Card Services at 1-866-902-6082 or go online at <https://mygiftcardaccount.pscufs.com/index.cfm> to check your balance. Or you can stop in any TopLine branch location. You will need to provide your name, your account number and the last 4 digits of your home phone number. Your card will need to be registered. See registration process in former questions.

Whom do I call if I think there has been a transaction error on my gift card?

If you believe there is an error, such as a purchase that you do not recognize, simply call TopLine at 763-391-9494 or contact Visa Gift Card Services at 1-866-902-6082. You will need to provide your name, your account number and the last 4 digits of your home phone number.

Can I use my card for recurring transactions?

No. The gift card may not be used for automatic recurring transactions such as internet service providers or health club fees. The card may not be used for internet gambling or any illegal activity.

Will I be charged fees to use the gift card?

No. There are no fees associated with the use of the Card when purchasing goods and services. There is no monthly account maintenance fee.

What if my card is lost or stolen – what do I do and is there a fee for a replacement card?

Simply call TopLine at 763-39494 or stop in any branch location, or you can contact Visa Gift Card Services at 1-866-902-6082. You will need to provide your name, your account number and the last 4 digits of your home phone number. Please make sure to register your card in advance at www.toplinecu.com or <https://mygiftcardaccount.pscufs.com/index.cfm> or call 1-866-902-6082. Please sign the back before you use the gift card. The registration/enrollment process will allow you to validate your address information and establish a user profile for return visits. You will be able to see card activity, such as current balance and transactions made with the card. A TopLine representative can you help register your card. Please stop in any branch location or call us at 763-391-9494.

There is no card replacement fee if your card is registered. If your card is not registered, you will incur the loss.

What is my liability for a lost or stolen card or unauthorized transactions?

Contact TopLine at 763-39494 or stop in any branch location, or you can contact Visa Gift Card Services immediately at 1-866-902-6082 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. You will need to provide your name, your account number and the last 4 digits of your home phone number. You will not be liable for lost value on the card if you satisfy the following conditions:

- You have registered your card at www.toplinecu.com or <https://mygiftcardaccount.pscufs.com/index.cfm> or 1-866-902-6082.
- You have immediately called us and reported the card lost or stolen, which allows us to status the card.
- You have signed the card on its reverse side in permanent ink.
- You inform us of the card number and the approximate date of your last authorized use.
- Your have not reported two or more incidents of unauthorized use to us in the preceding 12-month period.
- You report all facts of the loss or theft to us and you cooperate in our investigation.

Please make sure to register your card in advance at www.toplinecu.com or <https://mygiftcardaccount.pscufs.com/index.cfm> or call 1-866-902-6082. Please sign the back before you use the gift card. The registration/enrollment process will allow you to validate your address information and establish a user profile for return visits. You will be able to see card activity, such as current balance and transactions made with the card. A TopLine representative can you help register your card. Please stop in any branch location or call us at 763-391-9494.

There is no card replacement fee if your card is registered. If your card is not registered, you will incur the loss.

Is there gift card customer care center?

Yes, 1-866-902-6082. There is an IVR which is an automated response system. The caller will enter their 16-digit gift card number and the 3/digit code from the back of the card. The caller can then choose gift card account balance, list of transactions or lost/stolen. There is no fee for the use of the IVR service. If you speak to a live agent, your card will be charged \$4.00 per call when transferring to a Customer Service Agent. You can contact TopLine at no charge for any questions related to the gift card at 763-391-9494 or stop in any branch location.

Is there a customer service fee for calling 1-866-902-6082 to speak to a live agent?

Yes. Your Card will be charged \$4.00 per call when transferring to a Customer Service Agent. You can contact TopLine at no charge for any questions related to the gift card at 763-391-9494 or stop in any branch location.

Can I do a cash advance on my gift card?

No. Cash advances are not allowed on gift cards.

Can I get a refund on the remaining balance on my card? And is there a fee to do this?

If you wish to receive a refund of the remaining balance on the gift card, please bring your card into any TopLine branch location. *You must be a member to TopLine Federal Credit Union.* There will be no fee to get the remaining balance. Refunds will be allowed when you close the card or the card expires. If card expires, you will have 30/days after the expiration date to claim any balances that remain on the card. After 30/days you will lose any balance on the card.

Does the gift card have an expiration date?

Yes. The card will need to be used by the expiration date on the front of the card. Cardholder will have 30/days past expiration date to contact the credit union to get the remaining balance. If not, they will lose the amount on the card. Contact TopLine in-person at any branch location or by phone at 763-391-9494.

Can I use my card outside of the U.S.? (Non U.S. transactions)

Yes. 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 is the wholesale money market or the government-mandated rate, plus 1.5%.

How can I purchase a gift card?

Simply visit your local TopLine Federal Credit Union branch location in-person. The gift card load/processing fee is \$4.95.

Is there a cost to purchase a gift card?

Yes. The gift card load/processing fee is \$4.95.