

TOPLINE FEDERAL CREDIT UNION VISA® GIFT CARD TERMS AND CONDITIONS

The following are your TopLine Federal Credit Union Visa Gift Card Terms and Conditions. In these Terms and Conditions "you" or "your" means the person who has received the TopLine Visa Gift Card; "we", "us" or "our" means TOPLINE FCU; "Card" means the TopLine Visa Gift Card. 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.

Using Your Card

The TopLine Non Personalized Gift Card is activated upon load; therefore please register your card at www.toplinecu.com or <https://mygiftcardaccount.pscufs.com/index.cfm> or call 1-866-902-6082. If you are experiencing difficulty, please contact TopLine at 763-391-9494 or Visa Gift Card Services at 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, and to report your card lost or stolen. If your card is lost or stolen and it isn't registered, a replacement card will not be issued. You will incur the loss. **The gift card needs to be registered to use for online and over the phone purchases.** A TopLine representative can help you register your card. Please stop in any branch location or call us at 763-391-9494.

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. 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.** 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. The gift card needs to be registered to use for online and over the phone purchases. The gift card may not be used for recurring payments, non-financial money exchange establishments and gambling establishments.

Some merchants, like restaurants, car rental agencies, salons, mail-order companies, and cruise lines, may attempt to 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. Only the actual amount spent will ultimately be deducted from the card. If a merchant attempts an authorization greater than the balance remaining on your gift Card, it may be declined.

This TopLine Visa Gift Card is not a credit Card and may not be reloaded. 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 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. 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, review transaction(s), inquire about errors, report lost/stolen or any inquiry, 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.

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.

Fees and Charges

There are no fees associated with the use of the Card when purchasing goods and services.

Gift Card Load Fee: \$4.95 if a member purchased and ordered from a local branch

Account Monthly Maintenance Fee: None.

Card Replacement Fee: A lost, stolen, or damaged Card replacement fee of \$0 will be imposed for the replacement of the Card and will be deducted from the remaining balance.

IVR Fee: Your Card will be charged \$0 per call.

Customer Service Call Fee: Your Card will be charged \$4.00 per call when transferring to a Customer Service Agent.

Refund on Remaining Balance: If you wish to receive a refund of the remaining balance on the Card, a \$0 fee will be charged. Refunds will be allowed when you close the Card or the Card expires.

Non U.S. Transactions

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 to determine the transaction amount in US dollars is either a rate selected from Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date, plus 1.5%.

Your 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.
- You 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.

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, and we will notify you if we do so. 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 Card has been reported lost or stolen;
- If the Credit Union has reason to believe there is something wrong, for example, that the Card has been stolen;
- If the transaction information supplied to the Credit Union 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.

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. We must hear from you no later than 60 days after the transaction appeared on the transaction activity report. If a good reason such as a hospital stay or long trip prevented you from telling us, 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 of the suspect error.

Once the type of dispute is identified, we will mail you the appropriate paperwork to complete. No other action will be taken until the completed paperwork is received at the address specified in the documentation. Upon receipt of the completed paperwork, we will send you a confirmation letter and begin the investigation. We will determine whether an error occurred within 60 days. If we need more time, however, we may take up to 30 additional days to investigate your complaint or question. If we decide to do this, we will send you a letter. Credit will be given only after it has been determined that it is warranted.

We will tell you the results 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.

Closure, Expiration, or Revocation of Card

You may close your Card and receive the remaining balance by contacting your local TopLine Federal Credit Union branch or by calling 763-391-9494. A fee may apply (see Fees and Charges).

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.

Your Card expires on the last day of the monthly displayed on the Card. At expiration, the Card will be closed and any unused balance will be returned to the appropriate governing body under applicable escheatment laws.

The Card is the property of TopLine Federal Credit Union 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.