

Terms and Conditions

The following are your Extra Credit Union Visa® Gift Card Terms and Conditions. In these Terms and Conditions "you" or "your" means the person who has received the Extra Credit Union Visa Gift Card; "we", "us" or "our" means Extra Credit Union; "Card" means the Visa Gift Card. Please read the following carefully and keep them for your records. Upon receipt, the Gift Card should be signed immediately. By accepting and using your Card, you are agreeing to these Terms and Conditions.

Gift Card Usage

Your Visa® Gift Card is issued by Extra Credit Union 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 or rental car agencies. 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.

For information on card balance, visit <http://mygiftcardaccount.pscufs.com>, 24 hours a day. *You must sign the back before you can use the Card.*

This 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 Credit Union 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.

The Extra Credit Union Gift Card is non-reloadable and cannot be reused. An inactivity fee of \$1.50 per month applies after 12 months of non-usage.

If you use your gift card for a transaction in a foreign currency the transaction will be converted to U.S. dollars in accordance with applicable Visa operating regulations for international transactions. The conversion rate in dollars will be a rate selected by Visa from a 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 in each instance, plus or minus any adjustment determined by the issuer.

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