

Reloadable Card Facts

- 1. *How does my International Visa Card work?*** It's a prepaid Visa debit card, which means you can spend up to the value placed on the Visa card anywhere Visa debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at any ATM where Visa is accepted worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the Visa card.
- 2. *How do I know the balance on my Visa Card?*** You can check your balance at <https://emvprepaid.pscufs.com/index.cfm?&clientkey=109559%20Cannon%20FCU> or by calling customer support at **(855) 657-8588**.
- 3. *Can I reload my Visa Card?*** Yes, your Visa card can be reloaded as often as you like. You can reload by phone, online using the funding accounts that you registered on the web site, or by stopping in at your local branch. Any applicable fee for reloading via the web site or by phone will be charged to your funding account, along with the value being added to your Visa card.
- 4. *Why might my reload be declined?*** The most common reasons your reload may be declined are: you have not registered a funding account online; the name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the web site; the debit/credit card expiration date or 3 digit code listed on the web site is incorrect; or you have reached certain transaction or reload limits or thresholds. First, verify your funding account information. If this does not resolve the issue, call our toll free customer support number to identify the reason for the decline.
- 5. *Are there transaction or reload limits?*** For the protection of our cardholders, there may be limits to the number and dollar amount of loads, ATM withdrawals, and cash advances performed within a certain time period.
- 6. *How do I obtain my PIN?*** When activating the Card online, the PIN will display after activation; or you may call **(855) 657-8588** to hear your PIN. You will be given the opportunity to change your PIN if you desire.
- 7. *What do I do if I have a Non Personalized International Visa Card and I have reached the reload limit?*** You may order a new Personalized International Visa Card from the web site at www.cannonfcu.org or purchase one at your local branch. You can continue to use your Non Personalized International Visa Card until the balance has been depleted.
- 8. *How do I find an ATM when I travel - especially overseas?*** Visit our web site at www.cannonfcu.org or use the ATM locator found at www.visa.com for participating Visa ATMs worldwide.
- 9. *Who can order or use the Visa Card?*** The individual purchasing the Visa card is defined as the primary cardholder. The address listed for the primary cardholder must match the billing address for the funding account used to purchase the Visa card. Primary cardholders can order secondary Visa cards online for family members or traveling companions. When purchasing additional Visa cards, be sure to go over all materials that accompany the Visa card with the recipient.
- 10. *How do I receive my employer's paycheck on my Visa Card?*** Simply log into your Visa Card account at <https://emvprepaid.pscufs.com/index.cfm?&clientkey=109559%20Cannon%20FCU>, print the downloadable form prefilled with your direct deposit account information, sign it and give it to your employer's payroll department.