

Reloadable Card Disclosure

Important Disclosures

The following are your Cannon Federal Credit Union International Visa® Prepaid Card Terms and Conditions. "Agreement" means these International Visa Prepaid Card Terms and Conditions. "We" "us" and "our" refer to Cannon Federal Credit Union. "You" and "your" refer to the person who has obtained a Visa Card from us. "Card" means the primary International Visa Prepaid Card and any secondary International Visa Prepaid 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 (855) 657-8588. Upon receipt, the International Visa Prepaid Card should be signed immediately. By accepting and using your Visa 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

To activate and register your Card visit the International Visa Prepaid Card web site, which can be accessed at www.cannonfcu.org. You can also activate your Card by calling (855) 657-8588. You must sign the back before you can use the Card. To obtain your PIN, please call (855) 657-8588.

Lost/Stolen Cards, Questions, Complaints, Problems or Balance/Transaction Information

Contact us at (855) 657-8588. An emergency card replacement can be requested if the PIN is blocked and/or circumstances require an immediate turnaround on shipping out the replacement card; there will be an extra cost of \$35 assessed to the prepaid card for this Emergency Card Replacement service.

Using Your Card

Your International Visa Prepaid Card is issued by Cannon Federal 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 non-financial money exchange establishments and gambling establishments. Some merchants, like restaurants, hotels, or rental car agencies 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 International Visa Prepaid Card, it may be declined.

This Cannon Federal Credit Union International Visa Prepaid 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 Cannon Federal Credit Union International Visa Prepaid 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 on the Card. **Personalized Cards can be reloaded unlimited times. Non Personalized Cards can only be reloaded 4 times, up to \$1000.00 per load.**

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.

There will be a \$2.50 monthly inactivity fee for each month there is no activity and a balance remaining on the Card. * This fee begins after 12 consecutive months of inactivity once the Card is activated.

Foreign Exchange: 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 processing date, plus 2%.

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 Cannon 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.

International Visa Prepaid Card Account Fees and Charges

Card Fee: \$5.00	ATM Transaction Fee: \$1.00
Secondary Card Fee: \$5.00	Reload Fee: \$1.00 (1 free per month)
Card Replacement/Reissue Fee: \$5.00	Inactivity Fee: \$2.50 (after 12 months of inactivity)
Express Delivery Fee: \$25.00	Foreign Exchange Fee: 2%
Emergency Card Replacement Fee: \$35 (if requested)	
Load Amounts: \$25.00 minimum - \$1,000. maximum	