In this Agreement, the cardholder is referred to as “You”, “Your” and/or “Cardholder”. The gift card is referred to as “Card”. Education Credit Union (“ECU”) is the financial institution issuing Your Card. These terms and conditions apply to the use of Your Card. Read this Agreement carefully. Signing the back of the Card, using or allowing someone else to use the Card means You accept this Agreement and You are responsible for all transactions. Keep a record of the Card number in case of loss or theft.

**Using the Card** You may need to activate Your Card before use at https://www.consumercardaccess.com/cugift2 or call toll-free 866-833-2370. Your Card is non-reloadable, which means once purchased You cannot add value to Your Card. You may use the Card to make purchases from any merchant that accepts Visa debit cards. You may not use Your card for PIN-based transactions. You may not use Your Card for reoccurring payments. The Card may not be refunded or exchanged for cash or credit. At the time of each purchase, You will be asked to sign a receipt for the transaction. The dollar amount of the purchase will be deducted from the balance of Your Card. There is no limit on how frequently You may use Your Card. If You plan to make a purchase for an amount that exceeds the balance, You must inform the merchant before making the purchase. A merchant will require payment for the excess. If You improperly receive value greater than the remaining balance on Your Card, You will be liable for the amount by which Your transaction(s) exceeds the remaining balance. ECU is not responsible for a merchant’s refusal to accept the Card.

**Fees** There are no fees to use the Card to purchase goods or services. Except where prohibited by law, the following fees may apply and may be deducted from the balance available on the Card:

- **Closed, Lost, or Stolen Card Replacement** A $10.00 fee will be deducted from Your balance to close or replace a lost or stolen Card;
- **Service Fee** A monthly fee of $5.00 will be deducted from Your balance in the thirteenth month after twelve months of non-use. This fee will occur each month until transaction activity resumes, card/funds expiration, or the available balance reaches zero, whichever is earlier.

**Restaurant Usage** For purchases made at a restaurant, the purchase amount will be increased by 20% while being authorized by Visa, therefore; sufficient funds must be available for the whole amount. Once the gratuity, if any, is added to the original purchase, only the final amount will be deducted from Your balance.

**Lost or Stolen Cards** Your Card may be replaced if it is lost or stolen. Call 866-833-2370 toll-free immediately to report a lost or stolen Card. Call Your credit union to receive a replacement card. Visa’s Zero Liability policy protects You from liability for unauthorized use of Your Card. You will be required to provide Your Card number.

**International Transaction Fees** International Transaction fees will be assessed up to 1% of the transaction amount for international transactions where a currency conversion occurs, or 0.8% of the transaction amount for an international transaction where a currency conversion is not performed. You agree to pay the converted amount plus any applicable international transaction fees.

**Card/FundExpiration** Except where prohibited by law, this Card is valid through the expiration date shown on the front of the Card or until the Card value reaches zero. The Funds are valid for 5 years after the initial load or date of last use, which ever is longer. You will lose any balance after the funds expiration date.

**Customer Service/Balance Inquiries** To check your balance or review recent transactions, You may visit https://www.ConsumerCardAccess.com/CUGift2 or call toll-free 866-833-2370, 24 hours a day, 7 days a week.

**No Liability for Failure to Complete Transactions** ECU is not liable for (i) the failure to complete transactions; ii) if through no fault of ECU,