Section 1. TRANSACTION TYPES AND LIMITATIONS

CARD USAGE: The Card may be used to pay for purchases anywhere that Visa cards are accepted. A purchase transaction will cause the amount available on the Card to be reduced by the amount of such purchase. The Card is provided for your use and protection, and you agree to:

- Use the Card as instructed.
- Promptly notify us of any loss or theft of your Card.
- Be responsible for any transaction made by a person you authorize or permit to use your Card.

ACTIVATION: Your Card must be activated prior to use. There are two ways to activate your Card:

- Online at wsecu.org. There is no charge for activating your Card online.
  - Go to the Visa Gift Cards article on our website at wsecu.org/help-and-resources/visa-gift-cards and click on the activation link provided.
- By calling the toll-free number listed on the sticker on the front of your Gift Card. You also have the option to set a PIN (Personal Identification Number) through the toll-free number. There is no fee for using the automated voice response system. If you speak with a representative, a fee applies.

SERVICE LIMITATIONS:

- There is no limit on the frequency of use of the Card to make purchases.
- You agree not to make transactions that exceed the amount of funds available on your Card.
- You are responsible for all authorized transactions initiated by use of your Card.
- The Card cannot be re-loaded or re-used.
- You may not make pre-authorized regular payments through the use of the Card.
- You may find some Visa merchants (e.g., restaurants, hotels, car rental agencies, gas stations, etc.) secure an authorization/approval on your Card greater than the purchase amount. This is done to ensure adequate funds are available to cover the final purchase. If the amount being authorized exceeds the value remaining on the Card, the transaction will be declined.
- The Card cannot be used at the ATM.

CONVERSION TO U.S. DOLLARS: Transactions made in currencies other than U.S. dollars will be converted to U.S. dollars under regulations established by Visa and may include a margin and/or fees charged directly by Visa. Conversion to U.S. dollars may occur on a date other than the date of the transaction; therefore, the conversion rate may be different from the rate in effect at the time of the transaction. You agree to pay the converted amount plus any charge for conversion or proceedings that may be imposed.

Section 2. PAY AT THE PUMP GASOLINE TRANSACTIONS

The Card cannot be used to purchase gasoline with "pay at the pump" capability; you must present the Card to the attendant for payment.

Section 3. FEES FOR TRANSACTIONS

The fees are set forth on the Rate and Fee Schedule. Any fees incurred will be deducted from the Card. There may also be a monthly maintenance fee for the Card and other fees relating to the use of the Card.

If the Card is used to make a purchase greater than the available balance, you must tell the merchant before completing the transaction. The merchant will require payment for the excess by cash or credit. In any case where you are given value through the merchant before completing the transaction, despite reasonable precautions that we have taken.

Section 4. DISCLOSURE OF INFORMATION TO THIRD PARTIES

We will disclose information to third parties about the Card or transactions using the Card:

- Where it is necessary for completing the transaction.
- In order to verify the existence and condition of your Card for a third party, such as a merchant.
- In order to comply with government agency or court orders or as otherwise required by law or in connection with examinations by banking authorities.
- For analytical purposes.
- If you give us your permission.

Section 5. PRE-AUTHORIZED TRANSFERS

Pre-authorized regular payments cannot be made through the use of the Card.

*Fees may apply.