

Important Disclosures

The following are your WESTconsin Credit Union Reloadable Visa[®] Card Terms and Conditions. "Agreement" means these Reloadable Visa Card Terms and Conditions. "We" "us" and "our" refer to WESTconsin Credit Union (hereafter referred to as WESTconsin CU). "You" and "your" refer to the person who has obtained a Visa Card from us. "Card" means the primary WESTconsin CU Reloadable Visa Card and any secondary WESTconsin CU Reloadable Visa Cards obtained from us. When not specified in the Agreement, "Card" refers to Personalized and Non-Personalized Cards. Our "Business Days" are Monday through Friday and exclude Federal holidays.

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, 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 and change the terms of this Agreement or any features of the Card, which will be effective after notice has been posted on our website westconsin.org, or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice.

Ownership and Use of the Card

You must be a WESTconsin CU member in good standing and a citizen or resident of the U.S. with a valid social security number to purchase and use this Card. The Card is and will remain our property. However, you will be solely and completely responsible for the possession, use and control of the Card. You must surrender the Card to us immediately upon request. The Card may not be used for Internet lottery, betting, or gambling transactions or for any illegal transactions.

Card Activation, Registration and PIN number

Please sign the back of your Card immediately upon receipt. You may register and activate your Card by [clicking here](#) or calling (866) 760-3156. For validation purposes, you will be required to provide personal information. Once activated, you may begin using your Card. For online and phone transactions, you will also need to register your Card. The account information you provide must be the same billing account information as when you make a purchase online or by phone; a difference may lead to a declined authorization.

A PIN is required to access cash from ATMs and to use at some merchants. The PIN will automatically be assigned after you activate your Card. Once you have your initial PIN, you may also select your own PIN by [clicking here](#) or calling (866) 760-3156.

Secondary Cards

You may request up to four additional Secondary Cards for \$3.00 each. The Secondary Card(s) will be linked to your primary account and share access to the same funds, but will be embossed with the Secondary's name and have a different Card number(s). Secondary Cards will be mailed to the Primary Cardholder's address and need to be activated separately. As the Primary Cardholder, you are responsible for all authorized transactions made with a Secondary Card.

PIN Protection

You agree to take all necessary steps to protect your PIN and never disclose your PIN to anyone. For security purposes never write your PIN on the Card and never carry a record of your PIN in your purse or wallet. If you permit someone else to use your Card and you give that person your PIN, we will treat this as if you have authorized this person to use

your Card and you will be responsible for any transactions initiated by such person with your Card. We advise that any person to whom you may give an additional Secondary Card should be advised to treat the PIN for that Card in the same manner.

Using Your Card

The Reloadable Visa Card is a prepaid stored-value card. It is neither a credit card, nor a NCUA insured deposit account. This Card is issued by WESTconsin CU pursuant to a license from Visa U.S.A, Inc. Your Card allows you to access your prepaid funds at ATMs which display the Visa brand and at merchants who accept Visa Debit cards worldwide. The Card may not be used at some merchants, including non-financial money exchange establishments and gambling establishments. You may use your Card only in the manner and for the purposes authorized by this Agreement.

The Card is non-transferable. The person who purchases the Card is the only person authorized to use the Card. Please do not give your Card to anyone else to use.

The Card can only be used when a balance is available and only up to the amount left on the Card including any transaction fee due. Any entity honoring the Card is required to obtain approval or authorization for the transaction. All use at an ATM or for purchases will be deducted from your Card, including any transaction fees. Any transaction made that exceeds the available balance will be declined; however, if you are given value through the use of the Card greater than the balance remaining, you will be required to reload funds onto the Card to cover the negative amount. If you do not initiate the reload, we reserve the right to apply funds in any of your accounts with us to your Card to cover the negative amount.

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. Please tell the cashier the exact amount to deduct from your Card and how much you will pay with the second payment method. *We do not guarantee that the establishment will fulfill this request.*

You can withdraw a maximum of \$510.00 a day from an ATM and authorize purchases up to a maximum of \$2,500.00 a day. The Primary and Secondary Cards share in these limits. Cash may be advanced at a Visa affiliated financial institution.

Your Card will expire on the last day of the month of expiration date displayed on the front of the Card. Personalized Cards will automatically reissue to the address on file if two conditions are met: you maintain a minimum balance of \$20.00 the 2 months preceding the Card's date of expiration **AND** the Card has activity, excluding fees, within the preceding 180 days. If both of these conditions are not met, the Personalized Card will not reissue. Non-Personalized Cards are not eligible for reissue. We will make a good faith effort to return to you a credit balance of \$20.00 or greater which remains on your expired Card that has not been renewed.

You do not have the right to stop payment on any purchase transaction originated by use of the Card. If you commence a purchase and then change your mind and fail to make the purchase after the merchant has already obtained an "authorization" for the transaction, the "authorization" may result in a temporary hold for that amount of funds.

We are not responsible for any injury to you or to anyone else caused by any goods or services purchased or leased with your Card. If you are entitled to a refund for any reason for goods or services obtained with a Card, you agree to accept credits to your Card in place of cash.

Card Activity Information

You can review your Card balance and details of your transactions by [clicking here](#) or you may call (866) 760-3156 for your Card balance and

the last 5 transactions. This information is available to you 24 hours a day, 7 days a week. Your WESTconsin CU Reloadable Visa Card number and some of the information requested when you ordered the Card are required for authentication.

Signing up for Text Message Alerts

Once your Card is activated, [click here](#) to enroll your Card for free text message alerts. On the My Account-Overview screen, in the Account Activities drop down menu, choose "Enroll in Text Message (SMS) Alerts". Enter your mobile number and then choose what type of alerts you would like to receive. Should you ever wish to discontinue receiving text alerts, simply come back to this section and click "UNSUBSCRIBE" or text STOP + the last 4 digits of the card to 91315. Message and data rates may apply.

Loading Your Card

The minimum Initial Load/Reload is \$20.00 and the maximum Initial Load/Reload is \$2,500.00, subject to the \$2,500.00 maximum that can be on your Card. Only the primary cardholder can load funds to the Card. All of your Cards share in the Initial Load and Reload amounts.

You can Reload your Card using your WESTCheck Debit Card or WESTconsin Visa Credit Card by [clicking here](#). You can also Reload your Card by visiting your local WESTconsin CU office or by calling **(800) 924-0022**. Personalized cards can be reloaded three times every seven days. Non-Personalized cards are limited to four loads including the initial load. *Funds may not be available for immediate use after you have initiated the Load/Reload.*

ATM Usage

ATM use is subject to a transaction withdrawal limit of \$510.00 per day. You will receive unlimited balance inquiries and four (4) free ATM withdrawals per month. A \$1.25 fee will be charged for each additional ATM withdrawal. There may be other limitations on the types, frequency, and timing of cash withdrawals established by us from time to time, without notice, for security purposes.

The frequency, amount, and timing of cash withdrawals made from ATMs may be limited by the ATM operator. An additional fee may be imposed by an ATM operator when you initiate a withdrawal or balance inquiry and by any ATM network used to complete the transaction. This surcharge may not be notified to you in advance and will be deducted from the Card.

Foreign Exchange

If a 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 the wholesale money market or the government-mandated rate increased by 1% (includes the Visa handling charge of 1%).

Our Liability

If we do not complete a transfer from the Card on time or in the correct amount according to these terms and conditions we will be liable for your losses or damages; however, there are some exceptions. We will not be liable, for instance:

1. If through no fault of ours, an ATM or merchant refuses to honor the Card.
2. If through no fault of ours, you do not have enough money available on your Card to make a withdrawal or purchase.
3. If the terminal or system was not working properly and it was known about when the transaction started.
4. If circumstances beyond our control (such as flood or fire) prevent the transfer, despite reasonable precautions that we have taken.
5. Other exceptions stated in these terms and conditions.

Errors or Questions

If you think there is an error involving a transaction made with your Card such as a purchase you didn't make or an incorrect amount charged to your Card, please call us at (866) 760-3156 or write to us at: Cardholder Services, PO Box 7235, Sioux Falls, SD 57117-7235. If you tell us orally, Rev. 4/3/15

we may require that you send your claim or question in writing within 10 business days.

We must hear from you no later than 60 days after the transaction is posted to your account. Tell us your name and Card number. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. Tell us the dollar amount of the suspected error.

Generally, we will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 calendar days to investigate your complaint or question. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your Card.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation and any credit made under the preceding paragraph must be repaid by you. You may ask for copies of documents that we used in our investigation.

Unauthorized Use of Your Card

Our zero liability policy may protect you from liability for certain unauthorized transactions. Under our zero liability policy, unless you have been grossly negligent or have been engaged in fraud, you will not be liable for any unauthorized transactions made with your lost or stolen Card. If you are grossly negligent or have engaged in fraudulent conduct, you could lose all the money in your account. A transaction is unauthorized if it is not initiated by you, you did not give permission to make the transaction and you do not benefit from the transaction in any way.

If your account history has transactions that you did not make or your Card is lost or stolen, tell us at once by calling (866) 760-3156. A replacement Card will be issued for the balance remaining on the Card at the time it is reported lost or stolen (subject to unauthorized use of the Card). If you do not tell us within 60 days after the transaction posted to your account, you may not get back any money you lost if we can prove we could have stopped someone from fraudulently using the Card if you had told us in time. If we believe that a good reason kept you from telling us, we will extend the time periods. It is important to continually monitor your transaction history to identify any unauthorized transactions.

Visa's Zero Liability policy means 100 percent protection for you. Visa's enhanced policy guarantees maximum protection against fraud. You now have complete liability protection for all of your Card transactions that take place on the Visa system. Should someone steal your Card number while you're shopping, online or off, you pay nothing for this fraudulent activity.

Right to Restrict Access

We may restrict access to your Card, temporarily or permanently, if we notice suspicious or potentially illegal activity in connection with the Card. We have no liability for restricting access to the Card because of suspected suspicious activity.

Right to Revoke Card

The Card is our property and we may revoke the Card at any time without cause or notice. You must surrender a revoked Card and any Additional Card and you may not use an expired or revoked Card. Upon revocation, any amount remaining on your Card will be refunded to you less any applicable fees.

Termination

We reserve the right to terminate this Agreement or any of the services that are described herein by giving you written notice. You may, at any time, terminate this Agreement by calling us at (866) 760-3156. Termination will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Assignment

We may at any time and without notice to you assign the Card, this Agreement or any of our rights or obligations under the Card or this Agreement to any person or entity. The person or entity to which we make any such assignment shall be entitled to all our rights and/or obligations under this Agreement, to the extent assigned.

Fee Schedule

Card Fee	\$8.00 \$5.00 Silver Membership Value Pricing \$3.00 Gold Membership Value Pricing
Secondary Card Fee	\$3.00
Card Replacement	\$10.00
Maintenance Fee	\$2.50 per month (fee waived for the first twelve months)
Rush Delivery Fee	\$25.00
Foreign Exchange Fee	1%