

BFSFCU® Visa® Gift Card Terms and Conditions

Important Disclosures

The following are your Bank-Fund Staff Federal Credit Union Visa Gift Card Terms and Conditions. "Agreement" means these Visa Gift Card Terms and Conditions. "We" "us" and "our" refer to BFSFCU. "You" and "your" refer to the person who has obtained a Gift Card from us. "Card" means the Gift Card obtained from us. Please read the following carefully and keep a copy for your records. You can also review the full terms and conditions by calling us at 866-902-6082 or visiting our website at www.bfsfcu.org/giftcard. Upon receipt, the Gift Card should be signed immediately. By accepting and using your 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 posted on our Website. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice.

Card Registration

You may register your Card at www.bfsfcu.org/giftcard. You must sign the back before you can use the Card.

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

Please contact Cardholder Services at 866-902-6082.

Using Your Card

Your Visa Gift Card is issued by BFSFCU and may be used for purchases at most merchants where Visa Debit is accepted. The card may not be used at some merchants including airlines, recurring payments, and non-financial money exchange establishments, hotels, gambling establishments, rental car agencies or "pay at the pump" gasoline. (You may purchase gas by presenting the card to the attendant). Some merchants, like restaurants, 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 gift card, it may be declined.

This BFSFCU Visa Gift 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 Visa Gift 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 remaining on the Card.

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.

The BFSFCU Visa Gift Card is non-reloadable and cannot be reused.

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 1%.

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 BFSFCU 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.

<i>Purchase Fee</i>	\$2
<i>Card Replacement</i>	\$5
<i>Monthly Maintenance Fee (after 12 months)</i>	\$1

