

SCU AND YOU

SCU Visa® Prepaid Card It's Loaded with Opportunity.



Green



Airplane



Gray Dot



Beach Chair

Now there's a card that works just like a Visa Debit card but without a checking account or any credit check. SCU's Visa Prepaid card is a Visa card you load with money to use everywhere Visa Debit cards are accepted – to make purchases, pay bills and get cash at more than a million ATMs worldwide.

When it runs out of money, just reload it online or by phone. You can even have your paycheck or a portion of it deposited directly to your Visa Prepaid card. That way, you'll have instant access to your money without the hassle of making a trip to the branch to cash a check.

Get your Visa Prepaid card today online at scscu.com/prepaid.

Advantages of a Visa Prepaid Card

- There's no checking account or credit check needed for a reloadable Visa Prepaid card.
- You can only spend the amount you've loaded on the card. You avoid overdrafts and overdraft fees, plus it's great for keeping you on budget. You can even get several cards for different household expenses.
- You can use your card to shop worldwide and by phone, mail order or over the Internet. You can also use it to get cash at millions of Visa/PLUS ATMs across the globe.
- You get all the safety and convenience of a Visa Debit card with Visa's Zero Liability policy which guarantees maximum protection against fraud.
- You can fund your card online or in a branch. To fund your card online with a State Credit Union credit or debit card, visit www.scscu.com/prepaid.
- You can use a Visa Prepaid card specifically for travel. It offers the same security and benefits of Travelers Checks but with more convenience. Plus, you can add money over time to fund your vacation in advance and then use your card balance to prevent overspending your budget.
- Visa Prepaid cards are great for students. They're safer than cash, can be replaced if lost and you can reload funds for your child as needed or earned.

The logo features the letters 'S&C' in a stylized, red, cursive font. To its right, the word 'AND' is written in white inside a grey circle, followed by the word 'YOU' in a bold, red, sans-serif font. Below this, the text 'Frequently Asked Questions' is centered in a bold, black, sans-serif font.

Frequently Asked Questions

Q: What is the difference between a reloadable prepaid card and a debit card?

A: Your prepaid card looks like a Visa Debit card with the Visa trademark and hologram and merchants accept it just like a Visa Debit card. However, the prepaid card is not attached to a checking account nor is it a credit card. The prepaid card allows you to spend only the amount previously deposited to the card.

Q: How do I know the balance on my prepaid card?

A: You can check your balance, review transaction history or reload more value to your card online at scscu.com/prepaid or by phone toll-free at 1-866-760-3156, 24 hours a day.

Q: What do I do if a merchant asks me “Debit” or “Credit?”

A: Simply hand your prepaid card to the cashier and say, “Credit.” If a merchant asks you to swipe your card through a terminal, always press the “Credit” button or tell the cashier you would like to sign for the purchase.

Q: Can I use my prepaid card to shop from home?

A: Yes. If you are having a purchase shipped somewhere other than your home, you will need to provide your billing address to verify the card you are using belongs to you.

Q: Can I use my prepaid card to pay a bill?

A: Yes. If the merchant or payee offers you the option of paying by credit or debit card, simply provide your prepaid card number and expiration date.

Q: Are there any transaction or reload limits?

A: Yes. The minimum amount you can load to the card is \$20. The maximum is \$5,000. You may not use the card for transactions exceeding \$1,500 per day. You also may not have more than 25 transactions per day. Please see the Terms and Conditions you will receive with your card for more details. You also can find the Terms and Conditions on our web site at scscu.com/prepaid.

Q: Can I return merchandise that I bought with my prepaid card?

A: Merchants have their own return policies. They may credit your prepaid card, give you cash or provide you with an in-store credit. If your prepaid card is credited, it may take up to one week before the refund is credited to your prepaid card and available for use.

Q: Can a family member use my card?

A: No. The card is non-transferable and the person who purchases it is the only one authorized to use it. However, you may request up to four secondary cards for any users you authorize. You are responsible for all transactions made on those cards and you are the only one who can load funds to the main account.



Q. What happens if I don't have enough money on my card to cover my purchase?

A. Your transaction will be declined and the merchant will expect payment by another method. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, if the merchant allows this. Also, please be aware that some merchants - restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction. This is to ensure sufficient funds are available for tips or incidental expenses. This amount is "held" until the transaction settles to your prepaid card. Only the amount you sign for will ultimately be deducted from your card.

If you use your card at the outside automated fuel dispensers at gas stations, you will need a minimum balance of \$75. Only the actual amount spent will ultimately be deducted from the card. You may choose to go inside the gas station and tell the merchant the exact amount you would like to spend instead.

See additional details about preauthorization amounts at the end of this document.

Q: My prepaid card was declined at a restaurant even though I had enough money on my card to cover the bill.

A: While prepaid cards may be used at restaurants, most restaurants authorize an amount that is 20% greater than the total bill, to account for the server's tip. For example, if your bill is \$100.00, the restaurant may check for a total of \$120.00 in availability. In this example, if you had less than \$120.00 available on your prepaid card, even though your actual bill was less, it would be declined.

Therefore, when using your prepaid card at restaurants, either make sure that your available credit is at least 20% greater than the total bill, or explain to the server that you will be paying a portion with your prepaid card and the remaining amount with another form of payment.

Q: How much does a Visa Prepaid card cost?

A: Please see the fee schedule on the last page of this document and on our web site.

Q. How do I get a card and how long does it take?

A. You can set up your card either online or in a branch. To purchase online, you will need a SCU credit or debit card. Whether purchasing a card online or in a branch, please allow a week to 10 business days for your personalized card to arrive.

Q. Can I use my card immediately?

A. You will need to activate your card first by calling the number on the card or signing on to the prepaid secure access page from scscu.com/prepaid.

Q: Can the card ever have a negative balance?

A: Any authorization request that is greater than the card's available balance will be declined. However, there can be times when a Visa/MasterCard merchant puts an item through without prior authorization. If an overdraft occurs, the cardholder will be required to either reload funds onto the card or make a payment to cardholder services to cover the overdrawn amount.



SCSU AND YOU

Frequently Asked Questions

Q: Can I use my prepaid card in other countries?

A: Yes, your card is accepted anywhere Visa Debit cards are accepted. The exchange rate is determined by the rate of exchange on the date of purchase. Also, using your reloadable prepaid card at an ATM can be less expensive than using a currency exchange to get foreign currency. Please note there is a nominal foreign exchange fee as shown in the fee schedule below.

Q: How do I find an ATM when I travel?

A: Visit State Credit Union’s web site at scscu.com/locations for ATMs nationwide. Use the ATM locator found at visa.com for participating Visa ATMs worldwide.

Q: When I travel, are my receipts in U.S. dollars or the local currency?

A: Your receipt will reflect the local currency. You’ll want to get a general idea of what the local exchange rates are before you travel. This will help you understand what goods and services are actually costing you.

Q: What happens if my Visa Prepaid card is lost or stolen?

A: Please report a lost or stolen card immediately by calling 866-760-3156 anytime. We can issue a replacement card and transfer any available balance to a new card, less any applicable fees. Replacement cards are generally received in 7-10 business days. Emergency card replacement also can be requested with guaranteed delivery within the next business day, or sooner in some cases. See the Terms & Conditions for fees that apply to lost or stolen cards and emergency card replacement. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges. If traveling internationally or far from home, a secondary card should be considered to allow you to immediately access the funds on the lost/stolen card without having to wait for a replacement.

State Credit Union Visa® Prepaid Debit Card Fees and Charges

Initial Card Fee: \$ 4.95	ATM Transaction/Inquiry Fee: \$1.00
Secondary Card Fee: \$4.95	Text Messaging Monthly Fee: \$1.00 (Optional)
Card Replacement/Reissue Fee: \$10.00	Express Card Delivery Fee: \$35.00 (initial order only)
Reload Fee: \$1.00 (Initial load is free)	Foreign Exchange Fee: 2%
Monthly Inactivity Fee: \$3.00 (after 12 months)	Live Person Customer Service Call Fee: \$4.00 (One free per month)
Load Amounts: \$ 20.00 minimum - \$5,000 maximum	Automated Customer Service Call Fee: \$0.75 (One free per month)
	PIN Change Fee: \$1.00

Preauthorization minimum balance requirements

Automated Fuel Dispensers: \$75	Hotels: Bill + 15% (incidentals estimate)
Restaurants: Bill +20% (tip estimate)	Mail Order: Bill + 15% (shipping estimate)
Car Rentals: Bill + 15% (re-fuel estimate)	Cruise Lines: Bill + 15% (incidentals)
Taxis, Limos: Bill + 20% (tip estimate)	Beauty & Barber Shops: Bill + 20% (tip estimate)
Health & Beauty Spas: Bill + 20% (Tip estimate)	Special Telecom: \$15 (foreign phone calls)