

Gift Cards – Instant Issue

- Authorizations will be blocked at Gambling Merchants
- Authorizations will NOT be blocked at Automated Fuel Dispensers
- Minimum Load: \$20
- Maximum Load: \$500
- Purchase Limits: Balance of Card or \$500
- Cardholder Enrollment Fee: \$3
- Inactivity Fee (after 365 days of inactivity): \$2.50
- Card Replacement Fee (Fee is charged to the balance on the card so the teller will need to notify the member): \$10
- Tolerance Factors (amount placed on hold over the authorized amount):
 - Hotels 15%
 - Restaurants 20%
 - Mail Order 15%
 - Car Rental 15%
 - Automated Fuel Dispenser \$99
 - Cruise Lines 15%
 - Special Telecom 15%
 - Taxi and Limo 20%
 - Beauty and Barber Shops 20%
 - Health and Beauty Spas 20%

Prepaid – VISA Cards Personalized and Non-Personalized EMV

- Authorizations will be blocked at Gambling Merchants
- Authorizations will NOT be blocked at Automated Fuel Dispensers
- Minimum Load: \$20
- Maximum Load: \$5,000
- Purchase Limits: \$Balance on Card
- Daily Transaction Limits: 15 per day
- ATM Limits:
 - Minimum \$10
 - Maximum \$500/day
 - Count 5 per day
- Over the Counter Cash Limits
 - Minimum \$20
 - Maximum \$2,500/day
 - Count 5 per day

- Cash back during PIN Based Transaction
 - Maximum \$100/day
 - Count 15 per day
- Fees:
 - ATM – Domestic \$2
 - ATM – International \$3
 - ATM Balance Inquiry \$.50
 - Card Replacement Fee (Fee is charged to the balance on the card so the teller will need to notify the member): \$5
 - Card Reissue Online (when requested by cardholder) \$3
 - Customer Service Call (non IVR) \$3
- Maximum Reloads: 3 Total maximum value of loads \$15,000
- Tolerance Factors (amount placed on hold over the authorized amount):

○ Hotels	15%
○ Restaurants	20%
○ Mail Order	15%
○ Car Rental	15%
○ Automated Fuel Dispenser	\$99
○ Cruise Lines	15%
○ Special Telecom	15%
○ Taxi and Limo	20%
○ Beauty and Barber Shops	20%
○ Health and Beauty Spas	20%
- SMS Text Messaging
 - Available in English
 - Authorization Approval
 - Authorization Decline
 - Value Load
 - Low Balance