



Frequently Asked Questions – Pay Card

How does my Visa® Prepaid Pay Card work?

It's a reloadable prepaid Visa debit card, which means you can spend up to the value placed on the card anywhere Visa debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at Visa ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card.

How do I know the balance on my Visa Prepaid Pay card?

You can check your balance here, by visiting one of our branches, or by calling customer support at (855) 209-8379. Since a merchant may not be able to tell how much money is on the card, keeping track of your balance is a sure way to know how much you have to spend.

Where can my Visa Prepaid Pay Card be used?

Your card can be used to make purchases at millions of Visa debit locations worldwide and to obtain cash at any Visa ATM worldwide.

Can I use my Visa Prepaid Pay Card to pay bills?

Your card can be used to submit payment to any merchant or payee who accepts Visa in person or online.

Are there any transaction or reload limits?

Purchase transactions are unlimited, up to the balance remaining on your card. However, for the protection of our cardholders, there are limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period. To learn more about the current limits, please reference your terms and conditions.

How do I sign up to get text alerts for card activity?

Go to www.leaderscu.com, login to online banking, select "Additional Services," then "Prepaid Debit," to enroll your card. Once the card is enrolled, click on "Text Message (SMS) Alerts" in the drop down Activities Box. Choose what type alerts you would like to receive and you are done! Should you ever wish to discontinue receiving text alerts, simply come back to this section and "unsubscribe".

Can I sign up to have my paycheck from another employer deposited directly to my Visa Prepaid Pay Card?

Signing up is easy. Go to www.leaderscu.com, select "Additional Services," then "Prepaid Debit" to enroll your card for many convenient services. Once the card is enrolled, click on "Direct Deposit Information" in the drop down Activities Box. Follow the link to view the direct deposit enrollment form. Print out the enrollment form, sign and date it and provide it to your other employer letting them know you want to sign up for Direct Deposit. That's all! Your employer will do the rest. All the information your employer needs is already printed right on the form.

Who can receive or use the Visa Prepaid Pay Card?

The individual receiving the card from their employer is defined as the primary cardholder. Personalized primary cardholders can order online up to 4 personalized secondary cards for family members. When



ordering a secondary card for a young person with no card experience, be sure to go over all of the materials that accompany the card.

How do I get a Visa Prepaid Pay Card?

Your employer's Human Resources Department offers the Visa Prepaid Pay Cards as alternative method to receiving your regular pay. Visit your Human Resources Benefits Manager for more information on signing up for a card.

Does the cardholder need to sign an agreement?

Each card is distributed with Terms & Conditions. This document fully explains the terms and conditions regarding the use of the card. This document can also be viewed online. The cardholder accepts the terms and conditions by signing the back of the card, using the card, or receiving the card by request.

How do I activate my Visa Prepaid Pay Card and obtain my PIN?

You must activate the Card by signing on to our secure website or calling the number indicated on the back of your Card. You will be assigned a PIN after the card is activated. Remember to sign the reverse of the Card. Write down your Card number and the Customer Service Number on a separate piece of paper in case the Card is ever lost or stolen. At the time of activation, for your protection and for regulatory purposes, we may request, and you agree to provide, some additional identification verification information such as your home phone number, date of birth, social security number and zip code. We may use this data for a range of purposes including but not limited to facilitating refunds if your Card is lost or stolen, enhancing usage at merchants that may require zip code authorization and aiding in collection efforts in the event of a shortage, as defined herein. We will hold your information in confidence in accordance with the section below entitled "Data Protection and Privacy". If you do not wish to provide the data, or if the data you provide us cannot be appropriately verified, we reserve the right to cancel your Card and reimburse you for the initial load amount.

What happens if I need to return an item?

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa transaction and may take up to 7 business days to be credited to your Visa Prepaid Pay Card. They may credit your Visa Prepaid Pay Card; provide a cash refund, or a store credit.

What if the purchase is denied?

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Visa Prepaid Pay Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires a minimum balance of \$75. Again, only the actual amount spent will ultimately be deducted from the card.

Can I reload the Visa Prepaid Pay Card other than via my employer's Direct Deposit?

Yes, to reload using your registered funding accounts, primary cardholders can login to online banking through www.leadscu.com, then click "Additional Services," then "Prepaid Debit." From here, cardholders can register up to 2 funding accounts and then request a reload using one of them, or they can call the number listed on the back of their card to reload using one of registered funding accounts,



or they can visit one of our local branches to load by providing funds to a teller. Any applicable fee for reloading other than via direct deposit will be deducted along with the value being added to your card.

Why might my reload be declined?

Possible reasons your reload might be declined are: the name/address on file for the funding account (the debit/credit card issuer) does not match the primary cardholder profile on the Visa Prepaid Pay Card website, the debit/credit card expiration date or 3 digit code listed on the website is incorrect, or the reload limit or other applicable limits have been exceeded. First, verify your funding account information and the total number of reloads performed to date. If this does not resolve the issue, call the toll free number on the back of your card to discuss other limits that may have been exceeded.

Can the Visa Prepaid Pay Card ever have a negative balance?

Any authorization request that is greater than the card's available balance will be declined. However, there can be times when a Visa 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 your employer may deduct the negative amount from future compensation to cover the total negative balance if not rectified by the next pay period.

How do I find an ATM when I travel - especially overseas?

Use the ATM locator found at <https://usa.visa.com/travel-with-visa/travel.html> for participating Visa ATMs both domestic and abroad. What is the exchange rate when I get to another country? The exchange rate is determined by the rate of exchange on the date of purchase. Using your Visa Prepaid Pay Card at an ATM can be less expensive than using a currency exchange to get foreign currency.

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

Your receipt will reflect the local currency. It is always good to plan ahead and have a general idea of what the local exchange rates are before you travel. This helps you to understand what goods and services are actually costing you.

What happens if my Visa Prepaid Pay Card is lost or stolen?

We provide 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling (855) 209-8379. A replacement card can be issued and any available balance transferred to a new card, less applicable fees that will be deducted from the card's available balance. Replacement cards are generally received in 7-10 business days. Emergency card replacement can also 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, provided such transactions take place on the Visa® Network. For all other unauthorized transactions, you may be liable for up to \$50. If traveling internationally or far from home, a secondary card should be considered. That way, if the primary card is lost or stolen, the secondary card can immediately be used to access the funds without having to wait for a replacement card.

Will my Visa Prepaid Pay Card still be able to be used if I am no longer employed by the company who gave it to me?

Contact the HR Dept. of the employer who issued you the Pay Card to find out their policy. The employer has the option to close your Pay Card upon your separation from employment with them.