



Enjoy your new gift card!

Congratulations on your new SEFCU MasterCard® Gift Card! It's a prepaid card, not a credit card, and can be used anywhere MasterCard debit cards are accepted. You'll find the MasterCard Gift Card convenient, secure, and easy to use at retail stores and on the Internet.

Due to the nature of certain purchases, the full purchase amount may not be known when your card is initially swiped for approval. Because of this, please be aware of the following types of purchases that your card **cannot be used** for:

- **Pay at the pump gas** (You may use your card at gas stations that accept MasterCard, but you must pay the attendant inside first)
- **Hotel**
- **Auto rental**

If used at merchants such as restaurants, bars, or salons, please be aware that the merchant may initially request an authorization for an amount larger than the total bill to account for tipping or gratuity. If your available balance is less than the total bill plus the additional percentage, the transaction may be declined for insufficient funds. This is commonly referred to as tip tolerance.

How to access your gift card account

Please activate your card by calling 866-952-3791. To access your account information, your initial password is the three-digit CVV number following the signature panel on the back of your gift card. You will be asked to pick a Personal Identification Number (PIN) before the activation can be completed.

You may verify activation, view your account information, and register your card online at www.consumercardaccess.com/sefcusecard.

Please refer to the terms and conditions below and on the back for full disclosures.

SEFCU MASTERCARD GIFT CARD DISCLOSURE STATEMENT AND TERMS AND CONDITIONS

Introduction — These are your SEFCU MasterCard Gift Card Disclosure Statement and Terms and Conditions. Please read them carefully and keep them for your records. Please sign your card immediately. By accepting and using your card you agree to be bound by these Terms and Conditions. SEFCU MasterCard "Gift Card" or "card" means the gift card issued by SEFCU. "You" and "Your" means the person listed on our records as the beneficiary or owner of the Account. "We," "Us," and "Our" mean SEFCU.

Using the Card: You may use the card to make purchases from any merchant that accepts MasterCard debit cards. The card may not be refunded or exchanged for cash or credit. The card can be used like a credit card that requires a signature at the time of purchase or like a debit card using your PIN. The dollar amount of the purchase will be deducted from the value of your card. There is no limit on how frequently you may use your card. If you plan to make a purchase for an amount that exceeds the balance on your card, you must inform the merchant before making the purchase. A merchant will require another means of payment for the excess. If you receive value greater than the balance on your card, you will be liable for the amount by which your transaction(s) exceeds the remaining balance. SEFCU is not responsible for a merchant's refusal to accept the card.

Non-Reloadable Card: Your card is non-reloadable, which means you cannot add value to your card. Once the value is depleted, the card is no longer usable and should be destroyed.

Card Use Limitations: You may not withdraw funds at ATMs, get cash back with a PIN purchase transaction, receive cash advances, reserve hotel rooms, rent cars, or "pay at the pump" with your card. You may use your card at gas stations that accept MasterCard, but you must pay the attendant inside first.

Fees: There are no fees to use the card to purchase goods and services. The following fees may apply and may be deducted from the balance available on the card, except where prohibited by law:

Lost or Stolen Card Replacement Fee: If you lose your gift card or if the gift card is stolen, there is a \$5 replacement fee. To report a lost or stolen card, call 866-952-3791 toll free immediately or write to SEFCU, Attn: ElectronicDelivery, P.O. Box 12189, Albany, NY 12212. You will be required to provide your card number, so be sure you keep a record of the card number in case you need to request a replacement.

Maintenance/Inactivity Fees: A monthly maintenance fee of \$3 will be deducted from your card balance beginning in the twenty-fifth consecutive month of non-use of your card.

Fee Schedule

- U.S. Point-of-Sale (POS) Purchase – FREE
- Point of Sale Denial – \$0.30
- Online Web Service – FREE
- Replacement Card – \$5
- Monthly Maintenance/Inactivity Fee – \$3 (in the 25 month of consecutive inactivity)
- An overdraft fee of \$25 may be assessed for purchases or transactions in excess of the available card balance.

Liability for Unauthorized Use of Your SEFCU Gift Card or Other Unauthorized Transactions:

Tell us AT ONCE if you believe your SEFCU gift card or PIN is lost or stolen or if you believe that an Electronic Funds Transfer (EFT) was or will be made without your permission using information from your SEFCU gift card. Telephoning is the best way of keeping your possible losses to a minimum. Call us at 800-727-3328 or write us at SEFCU, P.O. Box 12189, Albany, NY 12212. If your card is lost or stolen, your liability for unauthorized transactions with the card is zero (\$0) as long as you exercised reasonable care in safeguarding the card from risk of loss or theft and you notify us within two (2) business days after discovering that your card is lost or stolen. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card, and we can prove that we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500 or the available balance on your card. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was made available to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you have authorized someone else to use the card, you are responsible for all transactions that person(s) initiates at any time, even if the amount or transactions exceed what you may have authorized.

Foreign Currency Transactions: Purchases made in foreign currencies will be debited from your card in U.S. dollars. If a Cross-Border Transaction on a U.S.-issued gift card is submitted to MasterCard in the currency of the country of the merchant, MasterCard will convert the transaction to U.S. dollars using its currency conversion procedure. MasterCard uses either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The government-mandated exchange rate or wholesale exchange rate MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the day the transaction is processed, which may differ from that applicable to the date the transaction occurred or when it is posted to your account. A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies, or U.S. consulates.

Card Expiration: This card is valid through the expiration date shown on the front of the card or until the value on the card reaches zero (\$0). If the card expires and a balance remains you must request a replacement card to use the remaining funds. No other form of reimbursement will be provided. There is a \$5 fee for a replacement card.

Customer Service/Balance Inquiries: To check card balances, review recent transactions, or obtain consumer services at no charge, you may visit www.consumercardaccess.com/sefcusecard or call toll free 866-952-3791, 24 hours a day, seven days a week.

Liability for Failure to Complete Transactions: SEFCU will be liable for the actual and direct damages if it causes your card transaction to be unreasonably delayed or processed for an incorrect amount, unless:

- You have insufficient funds available on your card to cover a transaction (through no fault of SEFCU); or
- A terminal or system malfunction caused the loss; or
- Despite reasonable precautions, circumstances beyond SEFCU's control (such as flood or fire) prevent or delay the transaction.

Returned or Exchanged Merchandise: SEFCU is not responsible for services or merchandise purchases with the card or any damages resulting from use of the card. If you have a problem with merchandise or services purchased, you need to resolve the problem with the merchant. Exchange or return of merchandise purchased will be governed by the merchant's policies applicable at the time of purchase, exchange, or return.

Error Resolution Procedures: If you believe your transaction receipt is inaccurate or you need information about a transaction, contact customer service at 866-952-3791 or write us at SEFCU, P.O. Box 12189, Albany, NY 12212 within 60 days of the transaction. You will be asked to provide your name and card number, a description of the error or transaction at issue, your concerns or questions and the dollar amount of the suspected error. You may be requested to confirm telephone inquiries in writing within 10 business days. Within 10 business days of receipt of your inquiry, SEFCU will determine whether an error occurred and will correct any errors promptly. If an investigation is required, a resolution may take up to 45 days. Under these circumstances, SEFCU will provisionally credit your card within 10 days for the amount of the alleged error during the investigation. If you fail to put your inquiry in writing within 10 business days, SEFCU may refuse to provisionally credit your card. For alleged errors involving newly issued cards, point-of-sale, or foreign initiated transactions, an investigation may take up to 90 days. Provisionally crediting the amount of an alleged error for new accounts may take up to 20 business days. We will send you a written explanation of our findings within three (3) business days after we complete our investigation. We will correct any errors within one (1) business day after determining that an error occurred. If we determine there was no error, you may ask for copies of the documents that we used in our investigation and upon which we relied to conclude that the error did not occur. We will make these available to you to the extent possible without violating any other person's right to privacy.

Governing Law: This agreement is made in New York State and shall be construed and governed by the laws of the state of New York, to the extent that New York law is not inconsistent with controlling federal law and irrespective of your residency or where you use the card.

Privacy Notice: SEFCU is firmly committed to maintaining the privacy of our members and the confidentiality of their personal, business, and financial information. Please visit our website at www.sefcu.com/Privacy for a complete copy of our privacy notice.