

Q: How do I purchase a Gift Card?

Simply visit your local credit union in person.

Q: How does it work?

You can use the card as many times as you would like until the balance of the card is depleted. As your card is used, the amount of the purchase is automatically deducted from the available balance. When the balance is reduced to zero, you can keep the card as a memento of your gift or destroy and discard it. If the card is lost or stolen with a balance remaining, you can cancel the card and order a replacement.

Q: Is this prepaid card reloadable?

A: No, the card can only be loaded when the card is sold.

Q: What type of transactions can be done on this card?

A: Signature, PIN and cash advance transactions are all allowed. The daily transaction limit is \$300.00 for both PIN and cash advance transaction types. Please call your customer service number (866-833-2370), or login to <https://www.consumercardaccess.com/cugift2> to create a PIN.

Q: Can the card be used for internet transactions?

A: Yes

Q: Can a non-Credit Union member come in and purchase a gift card?

A: Gift card are only issued to members of ProMedica Federal Credit Union.

Q: What is the minimum and maximum value that can be on the card?

A: The minimum is \$10.00 and the maximum is \$1,000.00.

Q: Can this card be used at all merchants?

A: Yes, the card may be used anywhere that Visa is accepted. However, please note the following transaction holds.

- Hotels and Car Rental merchants- \$500.00 preauthorization hold
- Restaurants- 20% preauthorization holds
- Pay at the Pump transactions- \$75.00 preauthorization hold

*Please note that the holds for these transactions are stipulated by the merchant, not by PFCU.

Q: When does the card expire?

A: The law requires all gift cards to be issued with at least a 5 year expiration time from the date the card is sold.

Q: Does it automatically reissue?

A: No, the cardholder will need to come into the Credit Union to get a replacement card if there are funds on their card after it expires.