

Frequently Asked Questions About Your CommunityAmerica Credit Union Gift Card

Q. Is my CommunityAmerica Gift Card the same as a credit card?

A. No, your card is not a credit card. You can only spend the amount of funds that were originally loaded to the card.

Q. Is my card like a debit card?

A. Yes and no. Like a debit card, you can spend only the funds available. However, unlike a debit card, a bank account is not associated with the card.

Q. How do I activate my card?

A. Your card will not be active for 1 business day (Monday-Friday). You do not need to activate the card.

Q. Where can I use my card?

A. Your card can be used for purchases in most situations such as where Visa debit cards are accepted.

Q. What type of purchases can I make with the card?

A. Your card can be used for signature purchases anywhere Visa debit cards are accepted. Simply ask the sales clerk to process your purchase as a credit transaction. Your card is not issued with a PIN, therefore, cannot be used for debit/PIN purchases.

Q. Can I make purchases on the Internet with my card?

A. Yes, you can make purchases on the Internet with your card up to the value of the card provided you register your card at cacu.com/giftcards.

Q. How do I know what I have spent or have available?

A. When you receive your card, make sure that you record the amount of funds originally loaded to your card and deduct each purchase. You can also get your balance anytime by accessing cacu.com/giftcards or by calling the number on the back of your card 800.660.9468.

Q. Can I use my card to buy a money order?

A. Yes, if the business providing this type of service accepts Visa.

Q. What if I have a question or problem – such as the card not working or being lost or stolen?

A. Call the number on the back of your card (800.660.9468) at any time and follow the recorded instructions. You may also speak with a customer service representative.

Q. Will I be assessed a fee for using my card at participating merchants?

A. No, you will not be charged a fee for making a purchase.

Q. Can I use my card to make a purchase that is larger than the balance on my card?

A. Yes, you can utilize the remaining balance on your card towards a purchase and pay the difference with another form of payment.

Q. How can I check the available balance on my card?

A. Your available balance can be obtained by logging into the website cacu.com/giftcards and entering your card number and security code. You may also call the number on the back of your card.

Q. How can I track my spending?

A. You can track your spending in two ways:

- Log in to the website - cacu.com/giftcards
- Call the toll-free number on the back of your card.

Q: Why should I register my CommunityAmerica Gift Card?

A: Registering your card has several benefits:

- It enables you to make purchases online. Most online retailers do not accept payments without a valid “billing” address. Your registered address will serve as the “billing” address that retailers require.
- It enables the representatives to more quickly assist you when you call.
- It protects you if your card is ever lost or stolen, so that you can be reimbursed for lost funds.

Q. May I, as the CommunityAmerica Gift Card recipient, let someone use my card?

A. If you let someone use your CommunityAmerica Gift Card, whatever they do with the CommunityAmerica Gift Card will be considered authorized by you. You should treat your CommunityAmerica Gift Card as if it is cash.

Q. Can my card be replaced if it is lost or stolen?

A. If you have the original account number or if you personalized your account online at cacu.com/giftcards, your card can be replaced and the outstanding balance reinstated (less an \$8.00 replacement fee) by visiting any branch. However, if we have no way to verify that the card was yours, the card may not be replaced.

Q. Can I use my CommunityAmerica Gift Card to get cash or cash back at a bank or checkout lane?

A. No, your CommunityAmerica Gift Card can only be used for retail, online and telephone purchases.

Q. What do I do if my CommunityAmerica Gift Card is expired and I still have a balance?

A. If you have a balance remaining on your CommunityAmerica Gift Card, you can request to have a check mailed to you for the remaining balance minus processing fee.

Q. Are there inactivity fees?

A. After 6 (six) consecutive months of inactivity on the card, a monthly fee of \$2.50 will be assessed until activity resumes or there is no longer a balance on the card.

Q: Why can't I use my CommunityAmerica Gift Card to pay for gas at the gas pump?

A: The amount of the purchase is unknown and cannot be pre-authorized at a pump; you can only use your CommunityAmerica Gift Card for gas purchases by paying inside.

Q: What if the purchase is denied?

A: 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 use of the CommunityAmerica's Gift Card at some merchants for example, restaurants, mail-order companies, and cruise lines requires the card have an available balance greater than the purchase amount to ensure sufficient funds for tips or incidental expenses.