

Frequently Asked Questions About Your Card

Q. Is my gift card the same as a credit card?

A. No, your card is not a credit card. You can only spend the amount on 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, you do not have a bank account associated with the card.

Q. How do I activate my card?

A. Call the number listed on the back of your card and follow the instructions. 1-866-242-1170

Q. Where can I use my card?

A. Your card can be used for purchases anywhere MasterCard cards are accepted. You can use the card at any ATM that accepts Pulse.

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. Enter your card number, expiration date and any other information requested by the Internet site.

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

A. When your card comes make sure that you record the amount of your card and deduct each purchase and cash withdrawal. You can also get your balance anytime by calling the number on the back of your card. 1-866-242-1170.

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

A. Yes. Businesses that provide these types of services generally accept MC and/or Visa.

Q. What do I do if I have a question or problem-like not getting my statement, or the card not working or being lost or stolen?

A. Call the number on the back of your card 24 hours a day, seven days a week. Follow the recorded instructions. You can also speak with a customer service representative.

Q. Will I get charged a fee for using my card at participating merchants?

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

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

A. No, you cannot access more than the balance available on your card.

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

A. You can check your available balance by doing a balance inquiry at an ATM, by calling the number on the back of your card or by logging into this website and going to the Account Balance page.

Q. How can I track my spending?

A. You can track your spending in any of the following three ways:

- Call the number on the back of your card toll free anytime.
- Log into this website anytime.

Q. How do I access funds or account information using an ATM?

A. Insert your card in the machine and follow the instructions for entering your Personal Identification Number (PIN). Once your PIN has been entered successfully, you can choose to withdrawal funds or perform a balance inquiry. If you chose to withdrawal cash, enter the amount you wish to withdrawal (usually in \$20 bills). The ATM will present the amount of cash you requested along with a printed receipt and return your card. Record the amount you have withdrawn

in your Personal Register and subtract the amount from the previous available balance to find out how much money you have left in your account.

Q. Will I get charged a fee if I use my card to withdrawal cash at an ATM?

A. The financial institution that owns and operates the ATM may charge a fee to the person withdrawing cash; they must disclose that fee for each ATM transaction before that transaction is completed. You can decide to accept the fee and continue the transaction, or cancel the transaction. The ATM fee imposed by the bank that owns the ATM is different from the ATM fee listed in your cardholder agreement

Q. Is it safe to use my card to withdrawal cash?

A. Yes. Your card can only be used to withdrawal cash by entering your unique Personal Identification number (PIN).

Q. May I let someone else use my card?

A. Absolutely not. Keep your card, and the card account number, under your control at all times. Do not tell anyone your PIN or write your PIN on the back of your card.

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

A. Unfortunately, your gift card is the same as cash and can not be replaced if lost or stolen.