

WESCOM VISA GIFT CARD TERMS AND CONDITIONS

Effective: August 1, 2010

These are your Wescom Visa Gift Card Terms and Conditions. In these Terms and Conditions "you" or "your" means the person who has purchased or received the Wescom Visa Gift Card; "we," "us" or "our" means Wescom Credit Union; "Card" means the Wescom Visa Gift Card. Please read the following carefully and keep them for your records. Upon receipt, the Gift Card should be signed immediately. By accepting and using your Card, you are agreeing to these Terms and Conditions. We may change the terms of this Agreement at any time without notice except as required by law.

GIFT CARD USAGE

Your Visa Gift Card is issued by Wescom Credit Union and may be used for purchases at most merchants where Visa Debit is accepted.

Some merchants, like restaurants and hotels, may submit authorizations against the Card for an amount greater than the actual purchase amount. If a merchant attempts an authorization greater than the balance remaining on your Gift Card, it will be declined.

If you use your Card to "pay at the pump" for gasoline, your Card will be authorized for \$50-\$100 regardless of the amount of gas you pump. If you do not have at least \$50-\$100 available or you do not want \$50-\$100 held against your Card balance, present your Card to the station attendant and ask them to authorize the specific amount of gas you wish to pump.

This Card is not a credit card. You may only use it when there is a balance remaining on the Card and only up to the amount left on the Card. Purchases will be deducted from your Card until the value reaches zero. If you are given value through the use of the Card greater than the balance remaining, you agree to pay us the amount by which your transactions exceeded the balance remaining on the Card.

SPLIT TENDER TRANSACTIONS

To make a purchase for an amount greater than the stored value left on your Gift Card, you must tell the merchant before the transaction is processed. You will need to provide an alternative method of payment (i.e. cash or check) for the overage amount.

BALANCE INQUIRIES

You may check the balance on your Card by calling the automated phone system (VRU) at 1-888-373-5737. You may also check your balance by visiting our Gift Card website at <http://www.wescom.org/visagiftcard>.

CARD EXPIRATION

The Card is non-reloadable and cannot be reused after the balance is depleted. The Card and any remaining funds on the card will expire 60 months after issuance or the expiration date on the card, whichever is later.

ILLEGAL ACTIVITY

The Card may not be used for any illegal activity. You agree not to use the Card for Internet gambling. However you are liable for all transactions made with your Card whether they are deemed legal or illegal.

LOST/STOLEN CARDS

You agree to notify us immediately if your Card is lost or stolen by calling 1-888-373-5737. You will be issued a replacement card.

UNAUTHORIZED TRANSACTIONS, STOP PAYMENTS AND DISPUTES

You may not stop payment on any transaction made with your Gift Card. You will be liable for transactions made by anyone you authorized to use your Card even if the amount of the transaction is greater than the amount you authorized. If you have a dispute with a merchant, or if you are dissatisfied with a purchase made with the Card, you must resolve the problem directly with the merchant. You agree to assist us in our investigation of any unauthorized usage of your Card.

In case of an error, or if you have a question about a transaction made with your Card, call us immediately at the number listed above. We must hear from you no later than 60 days after the transaction posted to the Card activity report. You may be asked to put your question or dispute in writing. We will determine whether an error occurred within 60 days. If we determine there was an error, we will credit the transaction and return the value on your Card. If we determine there was no error, we will notify you in writing.

FOREIGN CURRENCY

You may not use your Gift Card for foreign transactions.

RECURRING TRANSACTIONS

Your Gift Card may not be used for pre-authorized automatic debits. Examples of recurring transactions include, but are not limited to, Toll road fees, Internet service fees and health club membership fees.

FEE SCHEDULE

Purchased In Branch: \$3.95 (non-personalized)

Purchased through eBranch: \$5.95 (personalized and non-personalized)

Inactivity Fee: \$10 per month after one year of inactivity

Lost/Stolen or Damaged Card Replacement Fee: \$8.95

Convert Balance to Check: \$15.00

Monthly Fee: No fee

Transaction Fee: No fee

Website Balance Inquiry Fee: No fee

VRU Balance Inquiry Fee: No fee

Customer Service Fee: No fee

CASH WITHDRAWALS PROHIBITED

Your Card may not be used for ATM withdrawals or for any "cash back" or quasi cash transaction.

CARD CLOSURE AND RESTRICTED AUTHORIZATIONS

Your Gift Card is the property of Wescom Credit Union and we may close your Card or restrict authorizations at any time for any reason. For example, if we notice suspicious activity, we may temporarily restrict authorizations until we determine there is no unauthorized usage of the Card. Or, if the Card is being used in a manner that is prohibited by the Terms and Conditions, may close the Card permanently. If we close your Card, we will refund to you any unused balance remaining on the Card.