

# Frequently Asked Questions about Your Visa® Gift Card

## **Q. Is my Visa 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 Visa gift 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 Visa gift card?**

Your card will be activated upon purchase. You do not need to activate the card.

## **Q. Where can I use my Visa gift card?**

A. Your card can be used for purchases where Visa cards are accepted in the fifty United States and the District of Columbia.

## **Q. How do I select my PIN?**

A. Via the Internet, access [www.cumoney.com/gift](http://www.cumoney.com/gift) and login with your card number and the 3 digit security code on the back of your card. You can also select your PIN by calling the toll free number on the back of your card.

## **Q. What type of purchases can I make with the Visa gift card?**

A. Your card can be used to make purchases at merchants who accept Visa cards, as PIN-based and/or signature merchant transactions.

## **Q. Can I make purchases on the Internet with my Visa gift card?**

A. Yes, you can make purchases on the Internet with your card up to the value of the card.

## **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 the amount of each purchase. You can also get your balance anytime by accessing [www.cumoney.com/gift](http://www.cumoney.com/gift) or by calling the number on the back of your card (833-729-2843).

## **Q. Can I use my Visa gift 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 833.729.2843 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 Visa gift card at participating merchants?**

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

**Q. Can I use my Visa gift 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. Be sure to advise the clerk of your intent to make this type of "split tender" transaction.

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

A. Your available balance can be obtained by accessing the website [www.cumoney.com/gift](http://www.cumoney.com/gift) and going to the Account Balance page. 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 [www.cumoney.com/gift](http://www.cumoney.com/gift).
- Call the toll-free number on the back of your card.

**Q. May I, as the Visa gift card recipient, let someone use my card?**

A. If you let someone use your card, whatever they do with the card will be considered authorized by you.

**Q. Can my Visa gift 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 [www.cumoney.com/gift](http://www.cumoney.com/gift), your card can be replaced and the outstanding balance replaced by visiting any branch. However, if we have no way to verify that the card was yours, the card may not be replaced.