

## **CUMONEY® Visa® Gift Cards Authorization Hold Amounts**

<b><i>CUMONEY® Visa® Gift Card Authorization Holds</i></b>
Automated Fuel Dispenser \$75 Fixed, 5 days
Restaurants/Bars 20%
Car Rental \$1,000 Fixed, up to 60 days
Lodging \$1,000 Fixed, up to 60 days
Cruise Lines 15% Hold
Internet Gambling Blocked
Taxicabs & Limos 20% Hold
Beauty & Barber Shops 20% Hold
Health & Beauty Spas 20% Hold

If you use your Card at an automated fuel dispenser (“pay at the pump”), the merchant may preauthorize the transaction amount up to \$75.00 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier.

If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, there may be a preauthorization of the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred.

Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card.

If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days.