



Important Disclosures

The following are your Centra Credit Union Reloadable Student Visa® Prepaid Card Terms and Conditions. “Agreement” means these Visa Student Card Terms and Conditions. “We” “us” and “our” refer to Centra Credit Union. “You” and “your” refer to the person who has obtained a Card from us. “Card” means any Reloadable Student Cards obtained from us. Please read the following carefully and keep them for your records. You should also review the full terms and conditions by calling us at 866-901-8090 or visiting our website at www.centra.org. Upon receipt, the Reloadable Card should be signed immediately. By accepting and using your Card, you are agreeing to these important Disclosures and the Terms and Conditions.

Agreement; Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, activating the card, and by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment, and further agree that this Agreement is binding on your successors, representatives and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address or email address shown for the Card on our records or has been posted on our Website or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice. You must be a citizen or resident of the U.S. to purchase this Card.

Card Registration

You may activate and register your card on the Reloadable Card Website, which can be accessed at www.centra.org. You can also activate your card by calling 866-901-8090, which is also the number you must call to obtain your PIN. You must sign the back before you can use the Card.

Lost/Stolen Cards, Questions, Complaints, Problems or Balance/Transaction Information Contact us at 866-901-8090.

Using Your Card

Your Visa Reloadable Student Card is issued by Centra Credit Union and may be used for purchases at most merchants where Visa Debit is accepted. The card may not be used at some merchants including non-financial money exchange establishments and gambling establishments. Some merchants, like restaurants, hotels, or rental car agencies may attempt to 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 Card, it may be declined.

This Centra Credit Union Reloadable Student Visa Prepaid 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 Reloadable Student Visa Prepaid Card until the value reaches zero. If you are given value through the use of the Card greater than the balance remaining, you will pay us on demand the amount by which your transactions exceeded the balance on the Card. Personalized cards have unlimited reload capabilities.

To make a purchase greater than the balance on your card, you will need to use a second payment method – cash, check, credit, or debit card – to cover the difference. When making your purchase; tell the cashier in advance how much to deduct from your card and how much you will pay with the second payment method.

There will be a **\$3.00** monthly maintenance fee starting the second month after initial activation.

Foreign Exchange: If a card transaction is made in a currency other than that loaded on the Card, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed. The exchange rate used to determine the transaction amount in US dollars is either a rate selected from Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable processing date, plus **2%**.

Right to Restrict Access

We may restrict access to the Card, temporarily or permanently, if we notice suspicious activity in connection with the Card, and we will notify you if we do so. We have no liability for restricting access to the Card because of suspected suspicious activity.

Right to Revoke Card

The Card is the property of Centra Credit Union and we may revoke the Card at any time without cause or notice. You agree to surrender a revoked Card promptly upon demand. Upon revocation, any stored value remaining on the Card will be refunded to you less any applicable fees.

Reloadable Card Account Fees and Charges

Card Fee: \$2.95 Secondary Card Fee: \$3.00 Card Replacement/Reissue Fee: \$10.00 Reload Fee: \$1.00 Monthly Maintenance Fee: \$3.00 (at 2nd month) International ATM Transaction Fee: 2% Load Amounts: \$20.00 minimum - \$5,000 maximum	Domestic ATM Transaction Fee \$1.00 Cash Advance Fee: \$2.00 Express Delivery Fee: \$25.00 Foreign Exchange Fee: 2% Customer Service Call Fee: \$5.00 Monthly Text Messaging Fee: \$.50 IVR Call Fee: \$1.00 (per call)
---	---