permanently, if we notice suspicious activity in connection with the Card, and we will notify you if we do so. Access will be reinstated if we determine that there has been no unauthorized use of the Card. We will not be liable if:

- We restrict access to the Card because of suspected suspicious activity
- If through no fault of ours, a merchant refuses to honor the Card
- If through no fault of ours, you do not have enough money available on the Card to make a purchase
- If the terminal or system was not working properly
- If the Card is expired, damaged, or revoked
- If the Card has been reported lost or stolen
- If the transaction information supplied to Achieva Credit Union by you or a third party is incorrect
- If circumstances beyond our control prevent a transaction, despite reasonable precautions that we have taken
- The merchant authorizes an amount greater than the purchase amount

Error Resolution Procedures
If you think there is an error on your Card, or if you need more information about a transaction, call us at 1-866-902-6082 twenty-four (24) hours a day, seven (7) days a week. To preserve your rights, we must hear from you no later than 60 days after the transaction(s) appear on the transaction activity report. We will need the following information:

- Your name, address, and Card number
- The dollar amount of the suspected error
- An explanation of why you believe there is an error

Within 90 days, we will either correct the error by crediting your Card for the amount disputed or explain why we believe the transaction(s) was not an error. We will notify you in writing once the investigation is complete. You have the right to request a copy of any document we used to perform our investigation.

Closure, Expiration, or Revocation of Card
Your Card expires on the last day of the month displayed on the Card. At expiration, the Card will be closed and any unused balance will be subject to disposition in accordance with applicable law.

Terms and Conditions are correct at time of printing and may be subject to change.

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Achieva
CREDIT UNION

VISA® Gift Card Terms and Conditions

Effective August 22, 2010

The following are your Achieva Credit Union VISA Gift Card Terms and Conditions. In these Terms and Conditions "you" or "your" means the person who has received the Achieva VISA Gift Card; "we", "us", or "our" means Achieva Credit Union; "Card" means the Achieva VISA Gift Card. Please read the following carefully and keep for your records. By accepting and using your Card, you are agreeing to these Terms and Conditions.

Agreement and Amendments
This card is the property of Achieva Credit Union. We agree to maintain the Card for you under the Terms and Conditions of 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 Terms and Conditions of this Agreement, which are subject to amendments. You further agree that this Agreement is binding on your successors, representatives and assigns. We may from time to time adopt new or amended terms and conditions 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. Notices may be posted on our Website or as otherwise permitted by law. Changes to Terms and Conditions pursuant to regulatory authorities shall be effective per such regulation without further notice. You must be a member of Achieva Credit Union to purchase this Card.

Using Your Card
Use of your card is governed by all applicable laws, regulations and Visa rules. The Achieva Credit Union VISA Gift Card is activated upon purchase. Registration of the Card is required on our website at www.AchievaCU.com under the "Conveniences" tab. Upon receiving your Card, please sign the back of the card in permanent ink immediately.

Your Achieva Credit Union VISA Gift Card is issued by Achieva Credit Union and may be used for purchases at most merchants where VISA is accepted. The Card may not be used for recurring payments, non-financial money exchange and gambling establishments. ATM cash withdrawals and cash advances are not permissible with your Card.

Some merchants, like restaurants, 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 gift Card, it will be declined.

This Achieva Credit Union VISA Gift Card is not a credit card and may not be reloaded. You may only use it while there is a balance remaining on the Card and only up to the amount on the Card. Purchases and any fee due will be deducted from your Achieva Credit Union VISA Gift Card balance until it reaches zero. If a transaction initiated by you exceeds the remaining balance on the Card, you must tell the merchant before completing the transaction. Any transaction attempted for more than the amount available on the Card will be declined. Ensure that you know the amount available on your Card and inform the merchant to process the transaction in that amount. You may pay the difference with any other form of payment as accepted by the merchant. If you are given greater value through the use of the Card than the balance remaining, you will be responsible to pay us on demand the amount by which your transaction exceeded the balance remaining on the Card. A transaction activity report detailing the transaction(s) and the remaining balance on your Card is available free of charge on our website at www.AchievaCU.com under the "Conveniences" tab or by calling **1-866-902-6082**.

Fees and Charges
Purchase and Activation Fee: This card carries a one-time service fee of $5.00 to purchase. This fee is paid separately and is not deducted from the balance on your Card.

Inactivity Fee: An inactivity fee of $1.50 per month applies after 12 consecutive months of non-usage.

Card Replacement Fee: A lost or stolen Card replacement fee of $10.00 will be imposed for the replacement of the Card and will be deducted from the remaining balance.

Expiration Date: The Card expires on the last day of the month shown on the Card which is at least five years from the original purchase and activation date. All remaining balance after the expiration date will be subject to disposition in accordance with applicable law.

Foreign Transactions
If a Card transaction is made in a foreign currency, the amount will be converted into US Dollars at the exchange rate valid on the day the transaction is processed. The exchange rate used to determine the transaction amount in US dollars is either a rate selected by 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 central processing date.

Liability for Lost or Stolen Cards or Account Number
If your Card is lost or stolen, or you think someone used or may use the Card without your permission, you must notify us immediately by calling 1-866-902-6082 twenty-four (24) hours a day, seven (7) days a week. You will not be liable for lost value on your Card if you notify us immediately of the loss, theft, or possible unauthorized use and if you meet the following conditions:

- You have properly signed the Card on its reverse side in permanent ink
- You are able to identify the approximate date of your last authorized transaction
- You have not reported two or more incidents of unauthorized use to us in the preceding 12-month period
- You properly report all facts of the loss or theft to us and you cooperate in our investigation

Your Rights and Our Responsibilities For Failure to Authorize Transactions
We may restrict access to the Card, temporarily or