

## About the PNC Visa® Reward Card [Reward card]

Effective October 8, 2021, this program was transferred from BBVA USA Bank to PNC Bank, which is now the issuer of the Reward card. No replacement cards will be issued; however, you may be eligible to receive a refund check for the remaining balance on the Card.

## WHAT IS A PNC VISA REWARD CARD?

The Reward card is a prepaid card that you can use anywhere Visa debit cards are accepted. It looks like any Visa credit or check card, but because it is a prepaid card, your spending is limited to the amount of money placed on the card by the purchaser.

Each time you use your Reward card, the purchase amount is deducted from your card balance. You can check your card balance anytime - online or by phone. See the instructions on the back of your card.

## **USING A REWARD CARD**

Your card works at millions of places that accept Visa debit cards, including retail stores, online merchants, and for mail and phone orders.

When you call to activate your card, you must select a PIN to complete activation of all card functions. You will need to use the PIN to make certain transactions with your card. To obtain your PIN, call 1-866-791-6841 and follow the prompts. Sign the back of your card before using it for the first time to help to ensure that it cannot be used by anyone else. You will also need to sign a purchase receipt each time you use your card for Visa transactions.

Using your Reward card for a purchase is similar to using a credit card. At the time of purchase, give the card to the merchant and sign the receipt. If asked, swipe the card through the keypad and push "credit" (or "cancel"), then sign the purchase receipt. If you push "debit," you will use your PIN to complete the purchase. You must know your card balance before you shop If you try to purchase an item of greater value than your card balance, your card may be declined. You may, however, tell the merchant you wish to pay a specific amount with the card and the remaining balance with another form of payment. You can obtain your balance information by visiting the website or by calling the customer service number on the back of your card. Be sure to keep your Reward card (even after balance is depleted) in case you need to return any purchased items. You will be asked to present this card when returning items purchased with the card. Merchandise value will be credited back to the card within three to seven days of return.

If your card is lost or stolen you will need to have the card number to promptly notify us. Keep a record of your Reward card number in a safe place, separate from the card.

Visa is a registered trademark of Visa International Service Association and used under license.