

Frequently Asked Questions

ACU Visa Debit Prepaid Card

What is the ACU Visa Debit Prepaid Card?

The ACU Visa Debit Prepaid Card is a prepaid reloadable personalized card that allows you to make purchases, withdraw funds, deposits and shop everywhere Visa debit cards are accepted.

Is this Card a Credit Card?

No. The card is a stored value prepaid debit card with a prepaid value up to \$5,000.

How do I activate my ACU Visa Debit Prepaid Card?

You can activate the Card online at www.youracu.org/prepaid. You can also activate the Card by calling 1.866.910.4750 toll free, 24 hours a day, seven days a week. Make sure you have your 16-digit Card account number and the 3-digit number located on the back of your card next to the signature line when calling.

What are the deposit limits on my ACU Visa Debit Prepaid Card?

Your initial deposit must be between \$20 and \$5,000 and subsequent deposits cannot exceed \$5,000. Any deposit you make cannot exceed the maximum Card balance of \$5,000.

How do I add money to my ACU Visa Debit Prepaid Card?

- At www.youracu.org/prepaid. You can fund your ACU Visa Debit Prepaid Card with your ACU credit or debit cards only. Once you log-in you can set up to two ACU accounts to fund your ACU Visa Debit Prepaid Card. The first card you set up will be your primary account. You will need your 16-digit card number, the 3-digit number on the back of your card and the card expiration date.
- You may add funds to your ACU Visa Debit Prepaid Card at any of our ACU's branches.
- Or through any Visa ReadyLink location. You will find ReadyLink locations at store locations such as Safeway, 7-Eleven, Albertson, and Wal-Mart. Visit the ReadyLink website <http://usa.visa.com/locators/readylink-locations.jsp> for a location near you. Funds are available for withdrawal on the day we receive them.

What is the maximum amount I can withdraw in cash?

You can withdraw up to \$500 in cash in one day through a cash advance at a financial institution's teller counter that displays the Visa logo.

What is the maximum amount I can transact at a merchant?

You may use your Card to make purchases from any merchant who accepts Visa Debit Cards up to \$5,000 per transaction. The maximum aggregate amount for all purchases and cash withdrawals is \$5,000 per day.

How long will my ACU Visa Debit Prepaid Card be good?

The expiration date of the Card is printed on the front of the Card next to the account number. You will receive a new Card approximately 30 days prior to the expiration date on the Card, provided the Card is not in an Inactive Status or has a negative balance.

Where can I use my ACU Visa Debit Prepaid Card?

You can use your ACU Visa Debit Prepaid Card to make purchases anywhere that Visa Debit Card is accepted.

What is a Personal Identification Number (PIN)?

When you call the customer service number or visit the website listed on the back of the Card to activate the Card, you will be asked to create a PIN. The PIN is a unique code of four numbers known only to you. Besides using your Card at ATM's as stated above, you can also use your PIN at Interlink merchants, such as grocery and convenience stores, to get cash back.

Can I use my ACU Visa Debit Prepaid Card at an ATM?

You can use your card and PIN at any ATM that displays the Visa, Interlink, PLUS, MAP, MONEYPASS or COOP symbol to withdraw cash up to \$500 per day. Some ATM owners may have cash withdrawal limits of less than \$500 a day.

How do I get cash from an ATM?

You must use ATMs that display the Visa, Interlink, PLUS, Map, MONEYPASS or COOP symbol. ATM functionality varies among financial institutions and countries. To get cash at an ATM, you should first follow any on-screen directions.

- Insert the Card into the ATM.
- Enter your 4 digit PIN.
- If asked which account to access, try selecting "Checking" and if that does not work, select "Credit."
- Press Cash Advance or Withdrawal. Each system is slightly different so follow the on screen directions for that ATM.
- Remove and count your money.
- Remove the Card and the receipt.
- Keep your receipt for your records.

If you lose or forget your PIN, or if the Card is lost or stolen call 1.866.910.4750 immediately.

Can I use my ACU Visa Debit Prepaid Card to make online purchases?

You can use the Card for purchases anywhere Visa Debit Cards are accepted for online purchases. However, you will need to register the Card at www.youracu.org/prepaid before attempting an online purchase.

Can I use my ACU Visa Debit Prepaid Card to get cash from an America's Credit Union teller counter?

Yes. You can go into any ACU branch or any other financial institution where you see the Visa logo. There is no cash advance fee when conducting this transaction inside the financial institution.

Can my ACU Visa Debit Prepaid Card be used to get cash back when making a purchase?

Depending on the merchant, you can get cash back when you use your card to make a purchase. Just enter your PIN and follow the instructions on the PIN terminal.

Can I use my ACU Visa Debit Prepaid Card in a foreign country?

Yes. If you use the Card in a foreign country or in a transaction involving a currency other than U.S. Dollars, each transaction will be converted to U.S. dollars under regulation established by Visa International. A fee will apply; refer to the Terms and Conditions for further details.

Can I make a purchase using the ACU Visa Debit Prepaid Card as a partial payment?

Yes, however you must tell the cashier or merchant the amount you want to pay on your ACU Visa Debit Prepaid Card and the pay the remainder through other means, such as cash. If you do not tell the cashier or merchant and try to make a purchase for more than the balance on your ACU Visa Debit Prepaid Card, the transaction will be declined.

Note: It is important to keep track of the Card balance so you do not try to make purchases for more than the amount remaining on the Card. Check your balance either on the Web at www.youracu.org/prepaid or by calling Visa Cardholder Services Center at 1.866.910.4750. A fee may apply for calling Customer Service refer to the Schedule of Fees in the Terms and Conditions.

Can I use my ACU Visa Debit Prepaid Card at restaurants?

Yes. The restaurant will verify that the Card has enough to pay the bill PLUS 20% to cover the tip. The transaction will be declined if your Card balance does not total these two amounts. However, you will not be charged the tip if you pay the tip in cash or tip a lesser amount. The transaction will clear at the amount on your signed receipt.

Can I use my ACU Visa Debit Prepaid Card at pay at the pump gas stations?

Yes. Pay at the pump gas stations may secure an authorization/approval on the Card as a set limit above the final amount of the gas purchase. For instance, they will authorize the transaction for up to \$75. This is done to ensure that adequate funds are available to cover the final purchase price. Instead you may go inside and tell the clerk that you want to purchase a set dollar amount of gas, for example \$20, and to authorize the transaction for the set purchase amount.

Can I use my ACU Visa Debit Prepaid Card at car rental agencies?

Some car rental agencies may require that a credit card be used to make a reservation and may not allow a prepaid card to be used. However, the Card will always be accepted for final payment, provided funds are available.

Can I use my ACU Visa Debit Prepaid Card at hotels?

Yes. The hotel will verify that the Card has sufficient funds to pay an estimated bill for the number of days you have requested. The amount of the estimated bill will be held in your account, making that amount unavailable for other purchases. When you check out, the hold will be removed and the amount of the final bill will be deducted from the Card.

What kind of customer service assistance is available with my ACU Visa Debit Prepaid Card?

You will be able to access your account information and a Customer Service Representative 24 hours a day, seven days a week by calling 1.866.910.4750. A fee may apply for calling Customer Service refer to the Schedule of Fees in the Terms and Conditions. Account information is also available anytime online at www.youracu.org/prepaid.

Automated account information options in English or Spanish include:

- Card Activation
- PIN creation and changes
- View account balances and recent transactions
- Select to speak to a Customer Service Representative

Customer Service Representatives in English or Spanish can help with the above options, PLUS:

- Respond to questions about transactions on your account statement
- Update your profile
- Reset your PIN
- Activate your Card
- Process duplicate statement requests
- Investigate fraudulent transactions
- Process lost, stolen, or damaged Cards

Can I use a local America's Credit Union branch office for customer service?

You should direct all customer service inquiries either to the website www.youracu.org/prepaid or by calling 1.866.910.4750. ACU's branch offices are not equipped to assist you with any questions pertaining to the use of the card.

How do I report my ACU Visa Debit Prepaid Card lost or stolen or report suspected fraud?

If you believe your Card or PIN has been lost, stolen or you believe that someone may use or has used the PIN assigned to your Card or suspect your Card has been used for fraud purposes, **telephone us immediately at 1.866.910.4750, 24 hours at day, seven days a week**. Refer to your Terms and Conditions for the complete instructions but calling us is the fastest way to prevent your Card from inappropriate use.