



The IBC Visa® Cash Card automatic reloading feature is a convenient way to set up allowances or budgets.

### **What is an IBC Cash Card?**

The IBC Cash Card is a reloadable prepaid card that allows you to shop everywhere VISA debit cards are accepted.

### **What are the purchase limits for an IBC Cash Card?**

You can purchase an IBC Cash Card in a whole dollar amount you choose from \$25 to \$2,500.00. IBC Cash Cards are sold to Domestic IBC customers only.

### **Can I cancel an IBC Cash Card?**

The cardholder can cancel the card by visiting any IBC Bank branch. Remaining funds will be unloaded to the account linked to the card. The service charge will not be refunded and the unload fee is \$9.95.

### **What are the benefits to registering my IBC Cash Card?**

Register your IBC Cash Card at [www.ibcvisacashcard.com](http://www.ibcvisacashcard.com) to access your account information online. If you do not have Internet access, call 1-866-436-1965, 24 hours a day, seven days a week. Fees may apply. Please refer to the terms and conditions for specific fees.

### **How long does it take to receive my IBC Cash Card?**

IBC Cash Cards are personalized and take approximately 10-15 business days to be mailed to the purchaser or recipients address physical address.

### **How do I activate the Cash Card?**

The IBC Cash card can be activated by calling 1-866-436-1965.

### **Can I make a purchase for more than the amount remaining on the Cash Card?**

Yes, however you must tell the cashier or merchant the amount you want to pay on your IBC Cash Card and then pay the remainder through other means. If you don't tell the cashier or merchant and try to make a purchase for more than the amount on your IBC Cash Card, the transaction will be declined. It is important to keep track of your Cash Card balance so you don't make purchases for more than the amount remaining on your IBC Cash Card.

### **Is the IBC Cash Card a credit card?**

No, the card is a stored value debit card with a prepaid value between \$25.00 and \$2,500.

### **Can the IBC Cash Card be used at more than one merchant?**

Yes, the card may be used at any number of merchants as long as the merchant accepts VISA® and there are sufficient funds remaining on the card.

### **Can the IBC Cash Card be used at an ATM to withdraw money?**

Yes, the card can be used to withdraw cash at ATMs across the country; anywhere you see the PLUS or VISA® logos. The PIN can be selected by calling 1-866-436-1965. Fees may apply. Please refer to the terms and conditions for specific fees.



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**Can the IBC Cash 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.

**What should I do if my IBC Cash Card is lost or stolen?**

Immediately report your lost or stolen card to 1-866-436-1965. The card number is required to cancel the card.

**Does my IBC Cash Card have an expiration date?**

Yes, the expiration date will be embossed on the front of the card.

**Can my IBC Cash Card be reloaded?**

Yes, the IBC Cash Card can be reloaded by visiting an IBC Branch or setting up automated reloads via our website at [www.ibccashcard.com](http://www.ibccashcard.com).

**Can my IBC Cash Card be used 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 regulations established by Visa® International and may include a margin or fees charged directly by Visa® International. The conversion to U.S. dollars may occur on a date other than the transaction date; therefore, the conversion rate may differ from the rate in effect at the time of the transaction. You agree to pay the converted amount. For these transactions, the rate of exchange between the transaction currency and the billable currency is either a wholesale market rate or the government-mandated rate in effect one day prior to the Visa® International processing date. IBC Bank does not control exchange rates, the date or place of the exchange, and does not charge additional foreign exchange fees.

**Why do I sometimes have problems using my Cash card at “pay at the pump” gasoline stations?**

The card terminal at the “pay at the pump” stations checks to see if your Cash Card has enough money left to pay for an “average purchase of gas”. If your Cash Card does not have enough money to pay for an average amount, your attempt to pay at the pump will be declined. The average gas purchase amount changes just as retail gas prices change. This check is in place to prevent people from spending more than the balance left on the Cash Card. To use up the remaining balance on your Cash Card when your “pay at the pump” attempt is declined, we recommend that you prepay with the cashier the dollar amount of gas you want to purchase.

**Why do I sometimes have problems spending my Cash Card at restaurants when I have enough money left on my Cash Card to cover the food bill?**

The most frequent cause of the problem is how restaurants have programmed their card terminals to account for the food server’s tip in addition to the total amount of the food bill. The card terminals are typically programmed by restaurants to “up charge” the tip amount (usually between 15% - 20%) based on a percentage of the total food bill. This “up charge” is to ensure that should you put the tip on your Cash Card you have the funds available to cover the total of your food bill plus tip. However, you will not be charged this “up charge” should you choose to pay a different tip amount or pay the tip in cash. Your Cash Card balance will reflect the total that you sign on the restaurant receipt.