



Gift Card Tips and Terms

*Thank you for purchasing a Gift Card from **FedStar Credit Union**! These tips will help you or your recipient enjoy the benefits of a **VISA®** branded card with confidence and security. This card can be used everywhere **VISA®** is accepted.*

*☆ **Point of Sale (POS) Purchases:***

*When making a purchase always select **CREDIT** or you may give your card to the cashier and sign the receipt.*

*☆ **Purchase Greater than Card Value:***

You must advise the merchant how much is available on your card. If the purchase you are making is greater than the balance remaining on your card, it may be declines unless you process it as a split tender. The merchant will complete a split tender transaction and charge the card for the available balance. However, some stores may not be able to handle this function. The remaining amount of your purchase will require another form of payment.

*☆ **At the Gas Pump:***

We recommend using your card inside at the register and not at the pump.

*☆ **Hotel and Restaurant Purchases:***

Most hotels and restaurants will automatically factor up to an additional 25% to cover any tip that you may leave on the card. You should ensure that your card has an available balance that is 25% greater than your total bill when requesting authorization.

Easy Reminders:

Don't forget to sign the back of your card before use.

Never give your card to others

Log on to www.myprepaidbalance.com to check your balance and transaction review.

For customer assistance, call toll-free: 1-877-283-1860