

**Is the U.S. Bank Visa® or MasterCard® Gift Card a credit card?**

No. The U.S. Bank Visa and MasterCard Gift Card is a prepaid Debit card that carries a fixed amount determined by the giver at the time of purchase. Each time the gift recipient uses the card, the purchase amount is deducted from the available balance.

**Can the Prepaid Visa or MasterCard Gift Card be used to get cash at an ATM?**

No. There is no cash access with your Prepaid Gift Card even though a PIN is provided with your card. At the time of purchase, give the card to the cashier, push “credit” on the keypad and sign the receipt or press “debit” and enter your PIN. Each time you use your card, the purchase amount is automatically deducted from your card balance.

**Where can the U.S. Bank Visa Or MasterCard Gift Card be used?**

The U.S. Bank Visa or MasterCard Gift Card can be used to make purchases everywhere Visa or MasterCard debit cards are accepted within the United States.

**In what denominations are the cards sold?**

A: \$15, \$20 \$25, \$50, and \$100 dollars. Variable load cards can have a minimum of \$20 and the maximum value is \$500. (Card selection varies by retailer location.)

**Do I need to sign an agreement?**

Each card is distributed with a Gift Card Agreement. This agreement fully explains the terms and conditions regarding the use of the card. This agreement can also be viewed online at [www.prepaidgiftbalance.com](http://www.prepaidgiftbalance.com). The gift recipient accepts the terms and conditions by either signing the back of the card or using the card.

**Will I receive a statement?**

Gift recipients can review their current balance online free of charge through this Web site. In addition, the gift recipient can call Gift Card Services at 1-888-853-9536 to receive balance and transaction information.

**Are there fees associated with my gift card?**

U.S. Bank will deduct from the card balance an inactivity fee of \$2.00 per month after 12 consecutive months of inactivity. You can avoid this fee by making a transaction on your gift card at least once every 12 months. There is also a \$5.95 fee to replace a lost or stolen card.

### **Does the U.S. Bank Visa or MasterCard Gift Card have an expiration date?**

Yes. The gift card does expire and is indicated on the front of the card (except where prohibited or modified by applicable law). If your gift card is about to expire, please call Customer Service at 1-888-853-9536 for a new card. No fee applies.

### **Can I reload my U.S. Bank Visa or MasterCard Gift Card?**

No, the card cannot be reloaded.

### **What happens if my Gift Card is lost or stolen?**

Immediately report any problems or a lost or stolen card by calling 1-888-853-9536. Your card must be registered to obtain a replacement card. If your card is not registered, you will need to provide a copy of the card plastic and/or a purchase receipt as well as a document to verify your identity. If your card is registered, a replacement card will be issued if you provide the card number. Any available balance will be transferred to the new card, less a \$5.95 replacement card fee that will be deducted from the card's available balance. See Card Agreement for details.

### **Why should I register my card?**

We strongly encourage the recipient of the Prepaid gift card to register their card online or calling Customer Service at 1-888-853-9536. Your card must be registered to obtain a replacement card. When you register your Prepaid Gift Card you may also use your card for internet, mail and phone order purchases.

### **Helpful Tips when using your Visa or MasterCard Gift Card**

#### *Buying gas?*

Always pay at the counter and tell the attendant how much you want to spend on your gas purchase. **Do not pay at the pump.** When you pay at the pump, a hold will be placed on your card for \$100 and will not be available for other purchases for up to 10 days or until the transaction settles for the actual amount. The transaction will be declined if you do not have sufficient funds for the hold amount. To avoid the hold, pay inside for your gas purchases.

#### *Using your gift card at a restaurant or salon?*

Most restaurants and salons temporarily add approximately 20% to your bill to cover the tip. Make sure your balance can accommodate the additional 20% or your transaction will be declined. The additional amount will not be available for other purchases for up to 10 days or until the transaction settles for the actual amount.

*What happens if I need to return an item?*

Keep your card until you have completed all merchandise returns. Merchandise return and refund policies vary by merchant. If the merchant agrees to a refund, the credit may not be added to the available funds for up to 3-5 business days depending on the merchant and when the transaction posts to the account. Check your balance regularly to determine when your card has been credited with the return.

*How can I spend my Gift Card to the last penny?*

Know the balance of your gift card. Your transaction will be declined if your card value is not enough to cover the full amount of your purchase. To spend your gift card to the last penny, ask the cashier to split the transaction between the remaining card balance and another form of payment. Tell the cashier how much is on your card since many merchants cannot tell what the remaining balance is on the card.