

### How does our Student Prepaid Card work?

It's a reloadable prepaid Visa debit card, which means you can spend up to the value placed on the card anywhere Visa debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at Visa ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card.

### How do I know the balance on my Student Prepaid Card?

You can check your balance at [www.affinityplus.org](http://www.affinityplus.org), by contacting your local Affinity Plus branch, or by calling customer support at (866) 901-8090. Since a merchant may not be able to tell how much money is on the card, keeping track of your balance is a sure way to know how much you have to spend.

### Where can my Student Prepaid Card be used?

Your card can be used to make purchases at millions of Visa debit locations worldwide and to obtain cash at any Visa ATM worldwide.

### Are there transaction or reload limits?

Purchase transactions are unlimited, up to the balance remaining on your card. However, for the protection of our cardholders, there may be limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period. To learn more about the current limits, please reference your terms and conditions.

### Who can order/use these cards?

Our Student Prepaid Card can be purchased only by members. The individual purchasing the card is defined as the parent or primary account holder. The address listed for the primary account holder must match the billing address for the debit/credit card used to purchase the Student Prepaid Card. Primary account holders can order multiple Student Prepaid cards for different children online. When purchasing a card for a young person with no card experience, be sure to go over all of the materials that accompany the card.

### Can I purchase a Student Prepaid Card as a Gift?

No, Student Prepaid Cards cannot be given as a gift. You purchase the Student Prepaid Card for your child's general purpose use.

### How do I get a Student Prepaid Card?

You can order personalized Student Prepaid Cards online or by contacting Affinity Plus.

### Does the cardholder need to sign an agreement?

Each card is distributed with Terms & Conditions. This document explains the terms and conditions regarding the use of the card. The full terms and conditions can also be viewed online. The cardholder accepts the terms and conditions by signing the back of the card, using the card, or receiving the card by request.

### How do I activate my Student Prepaid Card and obtain my PIN?

Personalized cards can be activated by logging into the Web site and clicking on the Activate Card button, or by calling the customer support number listed on the back of your card. Over the phone, an assigned PIN will be automatically spoken after your card is activated and you'll be given the opportunity to select a new PIN if you choose.

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

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa transaction and may take up to 7 business days to be credited to your Prepaid Card. They may credit your Prepaid Card; provide a cash refund, or a store credit.

### What if the purchase is denied?

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants—for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines—preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers may require that a minimum balance of \$99 be available on the card in order to complete the transaction. Again, only the actual amount spent will ultimately be deducted from the card.

### Can I use the Student Prepaid card to make a purchase that is larger than the balance on the card?

Yes, subject to the ability of the merchant, simply pay a portion of the purchase with the available balance on your prepaid card then request to pay the balance of the purchase with cash, check, or a credit/debit card.

### Can I reload the Student Prepaid Card?

Yes. To reload using the funding account registered during enrollment, cardholders can visit the Web site, call the number listed on the back of their card, or visit your local branch. There is no fee for reloading via the Web site or by phone.

## Why might my initial load or reload be declined?

Possible reasons your initial load or reload might be declined are: the name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the Visa Prepaid Card Web site, the debit/credit card expiration date or 3 digit code listed on the Web site is incorrect, or the load limit or other applicable limits have been exceeded. First, verify your funding source information. If this does not resolve the issue, call the toll free number on the back of your card to discuss other limits that may have been exceeded.

## Can the card ever have a negative balance?

Any authorization request that is greater than the card's available balance will be declined. However, there can be times when a Visa merchant puts an item through without prior authorization. If an overdraft occurs, the cardholder will be required to either reload funds onto the card or make a payment to Cardholder Services to cover the negative amount.

## How do I find an ATM when I travel - especially overseas?

Visit the ATM locator found at this Web site or at [www.visa.com](http://www.visa.com) for participating Visa ATMs both domestic and abroad.

## What is the exchange rate when I get to another country?

The exchange rate is determined by the rate of exchange on the date of purchase. Using your Prepaid Card at an ATM can be less expensive than using a currency exchange to get foreign currency.

## When I travel, are my receipts in U.S. dollars or the local currency?

Your receipt will reflect the local currency. It is always good to plan ahead and have a general idea of what the local exchange rates are before you travel. This helps you to understand what goods and services are actually costing you.

## What happens if my Student Prepaid Card is lost or stolen?

We provide 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling (866) 901-8090. A replacement card can be issued and any available balance transferred to a new card, less applicable fees that will be deducted from the card's available balance. Replacement cards are generally received in 7-10 business days. Emergency card replacement can also be requested with guaranteed delivery within the next business day, or sooner in some cases. See the Terms & Conditions for fees that apply to lost or stolen cards and emergency card replacement. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges.