

SERVICES CREDIT UNION GIFT CARD AGREEMENT

In this Agreement, the cardholder is referred to as "You", "Your" and/or "Cardholder". The gift card is referred to as "Card". Services Credit Union ("SCU") is the financial institution issuing Your Card. These terms and conditions apply to the use of Your Card. Read this Agreement carefully. Signing the back of the Card, using or allowing someone else to use the Card means You accept this Agreement and You are responsible for all transactions. Keep a record of the Card number in case of loss or theft.

Using the Card. You may need to activate Your Card before use at <https://www.onlinecardaccess.com/bigiftcard> or call toll free 866-264-2094. Your Card is non-reloadable, which means once purchased You cannot add value. You may use the Card to make purchases from any merchant, which accepts Visa debit cards. You may not use Your Card to make PIN-based transactions; to withdraw funds or receive cash advances; purchase and/or to reserve hotel accommodations; to rent cars, or to "pay at the pump". The Card may not be refunded or exchanged for cash or credit. At the time of each purchase, You will be asked to sign a receipt for the transaction. The dollar amount of the purchase will be deducted from the balance of Your Card. There is no limit on how frequently You may use Your Card. If You plan to make a purchase for an amount which exceeds the balance, You must inform the merchant before making the purchase. A merchant will require payment for the excess. If You improperly receive value greater than the remaining balance on Your Card, You will be liable for the amount by which Your transaction(s) exceeds the remaining balance. SCU is not responsible for a merchant's refusal to accept the Card.

Fees. There are no fees to use the Card to purchase goods and services. Except where prohibited by law, the following fees may apply and may be deducted from the balance available on the Card:

Closed, Lost or Stolen Card Replacement. SCU charges \$10.00 to close or replace a lost or stolen Card;

Maintenance Fee. A monthly maintenance fee of \$3.00 will be deducted from Your balance beginning in the seventh month from Card activation and will occur each month until Card expiration or the available balance is zero.

Restaurant Usage. For purchases made at a restaurant, the purchase amount will be increased by 20% while being authorized by Visa, therefore; sufficient funds must be available for the whole amount. Once the gratuity, if any, is added to the original purchase, only the final amount will be deducted from Your balance.

Lost or Stolen Cards. Your Card may be replaced if it is lost or stolen. Call 866-264-2094 toll-free immediately, or write to Card Security Department, P.O. Box 1481, Madison, WI 53701 to report a lost or stolen Card. Visa's Zero Liability policy protects You from liability for unauthorized use of Your Card. You will be required to provide Your Card number.

Conversion To U.S. Dollars. Transactions made in currency other than U.S. Dollars will be converted to U.S. Dollars. The exchange rate shall be either a rate selected by Visa from the rates in wholesale currency markets on the processing date and may vary from the rate Visa receives, or the government-mandated rate in effect for the applicable processing date, plus any issuer international transaction fee, up to 1%. Conversion to U.S. Dollars may occur on a date other than the transaction date. The actual conversion rate may differ from the rate in effect at the time of the transaction. You agree to pay the converted amount plus any applicable conversion charges.

Card Expiration. Except where prohibited by law, this Card is valid through the expiration date shown on the front of the Card or until the value on the Card reaches zero. You will lose any balance on the Card on the expiration date.

Customer Service/Balance Inquiries. To check the available balance on the Card, review recent transactions; or obtain consumer service at no charge, you may visit <https://www.onlinecardaccess.com/bigiftcard> or call toll-free 866-264-2094, 24 hours a day, seven days a week.

No Liability for Failure to Complete Transactions. SCU is not liable for (i) the failure to complete transactions; ii) if through no fault of SCU, You do not have enough money on Your Card to pay for a transaction; (iii) if the transaction exceeds Your available funds; (iv) if the terminal or system is not working; and/or (v) if circumstances beyond SCU's control, prevent the transaction.

No Liability for Unauthorized Use of Card. SCU is not liable for Your use or failure to use Your Card for PIN-based transactions; withdrawal of funds; cash advances; to reserve and/or purchase hotel accommodations; rent cars and/or pay at the pump.

Returned or Exchanged Merchandise. SCU is not responsible for services or merchandise purchased with the Card or any damages resulting from the use of the Card. If You have a problem with merchandise, or services purchased, You need to resolve the problem with the merchant. Exchange or return of merchandise purchased will be governed by the procedures and policies of each merchant applicable at the time of exchange or return.

Error Resolution Procedures. If You believe Your transaction receipt is inaccurate or if You need more information about a transaction, contact Customer Service at 866-264-2094 or P.O. Box 1481, Madison, WI, 53701 within 60 days of the transaction, and provide your name; Card number; a description of the error or the transaction at issue; Your concerns or questions; and the dollar amount of the suspected error. If an investigation is required, a resolution may take up to 45 days. If You fail to put Your inquiry in writing within 10 business days, SCU may refuse to re-credit Your Card. For alleged errors involving newly issued Cards, point-of-sale, or foreign initiated transactions, investigation may take up to 90 days. Re-crediting the amount of an alleged error for new accounts may take up to 20 business days. If You are unable to provide Your Card number to SCU, the remedies provided in this section may be unavailable.

Governing Law; Venue. SCU is located in Illinois and Your card is issued from Illinois, irrespective of Your residency or the jurisdictions in which You use the Card. This Agreement is entered into with You in the State of Illinois and shall be governed, construed and enforced in all respects and all causes of action relating to terms or conditions of Card usage, or terms and conditions of this Agreement according to the laws of Illinois, without regard to its internal conflicts of law principles. Venue for state court proceedings shall lie in the Circuit Court for DuPage County, Illinois; and for federal court proceedings in the United States District Court for the Northern District of Illinois, Eastern Division.

Amendment. With notice to You, SCU may change or add new terms to this Agreement at any time, including without limitation, new fees, fee increases or enforcement of rights and obligations under this Agreement.

Privacy Notice. SCU collects nonpublic personal information about You from the following sources: (a) applications or forms You complete; (b) Your transactions with SCU, our affiliates, or others; and/or (c) information from a consumer reporting agency. SCU restricts access to nonpublic personal information about You to those employees and officials who need to know that information to provide products or services to You. SCU maintains physical, electronic, and procedural safeguards which comply with federal regulations to protect Your nonpublic personal information. SCU may disclose all of the information it collects, to companies that perform marketing services on our behalf or to other financial institutions with whom SCU has joint marketing agreements. SCU may also disclose nonpublic personal information about You to nonaffiliated third parties as permitted by law.