

**Important Disclosures**

The following are your Otero FCU Visa Reloadable Card Terms and Conditions. "Agreement" means these Visa Reloadable Card Terms and Conditions. "We", "us" and "our" refer to Otero Federal Credit Union. "You" and "your" refer to the person who has obtained a Card from us. "Card" means the primary Visa Reloadable Prepaid Card and any secondary Reloadable Cards obtained from us. Please read the following carefully and keep them for your records. You should also review the full terms and conditions by calling us at 866-760-3156 or visiting our website at [www.oterofcu.org](http://www.oterofcu.org). Upon receipt, the Reloadable Card should be signed immediately. By accepting and using your Card, you are agreeing to these important Disclosures and the Terms and Conditions.

**Agreement; Amendments**

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, activating the card, and by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment, and further agree that this Agreement is binding on your successors, representatives, and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address of email address shown for the Card on our records or has been posted on our Website or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice. You must be a resident of the U. S. to purchase this Card.

**Card Registration**

You may activate and register your card on the Reloadable Card Website, which can be accessed at [www.oterofcu.org](http://www.oterofcu.org). You can also activate your card by calling 866-760-3156. You must sign the back before you can use the Card. Non Personalized cards are activated upon load, however should be registered on the website mentioned above.

**Lost/Stolen Cards, Questions, Complaints, Problems or Balance/Transaction Information**

Contact Otero Federal Credit Union at 866-760-3156.

**Using your Card**

Your Otero FCU Visa Reloadable Card is issued by Otero Federal Credit Union and may be used for purchases at most merchants where VISA Debit is accepted. This card may not be used at including Non-financial money exchange establishments and gambling establishments. Some merchants, like restaurants, may attempt to submit authorizations against the card for an amount greater than the actual purchase amount. If a merchant attempts an authorization greater than the balance remaining on your Reloadable card, it may be declined.

This Otero FCU Visa Reloadable Card is not a credit card. You may only use it when there is a balance remaining on the card and only up to the amount left on the card. Purchases will be deducted from your Otero FCU Reloadable Visa Card until the value of the card reaches zero. If you are given value through the use of the card greater than the balance remaining, you will pay us on demand the amount by which your transactions exceeded the balance remaining on the Card. While Personalized cards can be loaded unlimited times, your Non Personalized card can be reloaded only three additional times after the initial load within a 30 day period. Another value load cannot be completed until 30 days after the 4<sup>th</sup> value load.

To make a purchase greater than the balance on your card, you will need to use a second payment method – cash, check, credit or debit card – to cover the difference. When making your purchase, tell the cashier in advance how much to deduct from your card and how much you will pay with the second payment method.

**Foreign Exchange:** If a card transaction is made in a currency other than that loaded on the Card, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed. The exchange rate used to determine the transaction amount in US dollars is either a rate selected from VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable processing date.

**Right to Restrict Access**

We may restrict access to the Card, temporarily or permanently, if we notice suspicious activity in connection with the Card, and we will notify you if we do so. We have no liability for restricting access to the card because of suspected suspicious activity.

**Right to Revoke Card**

The Card is the property of Otero Federal Credit Union and we may revoke the Card at any time without cause or notice. You agree to surrender a revoked Card promptly upon demand. Upon revocation, any stored value remaining on the Card will be refunded to you less any applicable fees.

**Schedule of Fees effective July 15, 2010**

Card Fee	\$2.95 - Non Personalized \$4.95 - Personalized
Card Reload Fee	\$2.00 per reload
Inactivity Fee	\$2.00 (after 365 days of inactivity)
ATM Fee	\$1.00
International ATM Fee	\$2.00
Foreign Exchange Processing Fee	\$2.00
Card Reissue/Replacement Fee	\$10.00
Call Fee-Automated System	\$1.50
Call Fee-Live Operator	\$5.00
Balance and PIN Inquiry Fee	\$1.00
Load Amounts	\$25.00-\$2,500.00