



Visa Gift Cards

Visa Gift Cards are the ideal way to send just the right gift every time. For holidays, birthdays, weddings, graduations, anniversaries or whatever the occasion, you'll never have to worry about buying the wrong gift when you send a Visa Gift Card...good anywhere Visa cards are accepted.

It's always the right choice. Whether your recipient prefers to shop online or wander through the local mall, go out to dinner, take a weekend getaway, or see their favorite football team – they'll get exactly what they want, when they want it using the Visa Gift Card.

Gift Cards

- Purchase Fee.....\$3.00
- Monthly Fee.....\$2.95 after 6 months if balance remains
- Reload Fee.....N/A
- POS Pin.....N/A
- Signature-Based Transaction.....Free
- Lost/Stolen Replacement Fee.....\$5.00
- Minimum Load Value.....\$10.00
- Maximum Load Value.....\$1,000.00
- Maximum Balance.....\$1,000.00
- Number of Reloads Allowed.....None
- Expiration Timeframe.....3 years from the date the card was produced
- Minimum Age to Purchase.....None
- Foreign Exchange Markup.....N/A
- Lost/Stolen Replacement Timeframe.....Up to 30 days

Visa Travel Cards

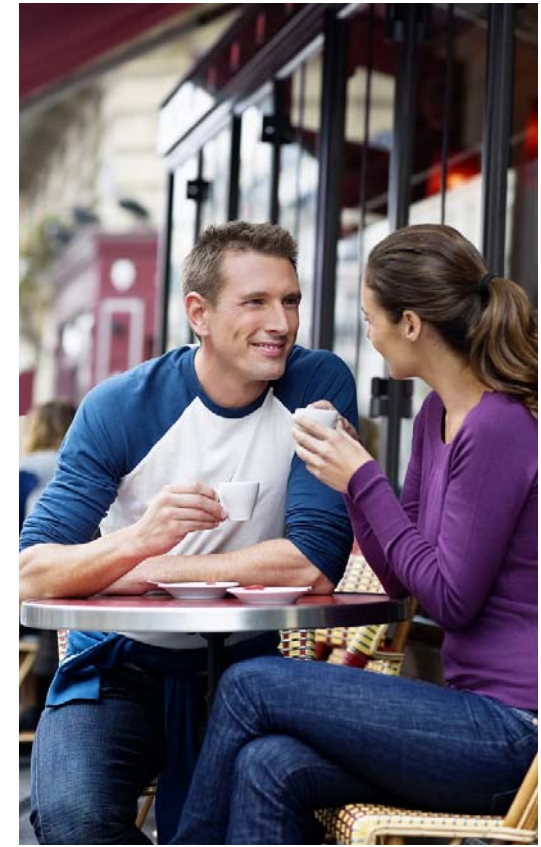
More convenient than travelers cheques and more secure than cash, the reloadable Visa Travel Card is essential gear for your travel plans. It offers all the benefits of travelers cheques, with some great added conveniences.

Key Benefits

- ATM Access: Three times per day or up to \$1,500 per day
- Cash Advance: Three times per day or up to \$1,500 per day
- Accepted anywhere Visa is accepted
- Can be used for online and telephone purchases
- Direct Deposit is available for your card
- Three-year expiration date
- Emergency cash/card replacement available
- Reloadable
- Companion card available
- Must be at least 16 years old to purchase

If you have any questions or would like to purchase a Visa Gift Cards or Travel Card, contact one of our friendly member service representatives today!

A better way to pay and manage all your travel-related expenses. Now go out there and make some memories!



Travel Cards

- Purchase Fee.....\$5.00
- Companion Card Purchase Fee.....\$2.50
- Monthly Fee.....\$0
- Reload Fee.....\$3.50
- Inactivity Fee.....\$2.95/Mo. after 12 consecutive months of inactivity
- Cash Access Fees:
 - ATM Balance Inquiry Fee.....\$0.50
 - ATM Domestic.....\$1.50
 - ATM International.....\$3.00
 - Cash Advance Fee.....\$5.00
 - POS PIN Fee.....\$0.50
- Signature-Based Transaction.....Free
- Lost/Stolen Replacement Fee.....\$5.00
- Emergency Cash/Card Replacement Fee..... up to \$160.00
- Minimum Load Value.....\$20.00
- Maximum Load Value.....\$3,000
- Maximum Balance.....No Limit
- Number of Reloads Allowed.....Unlimited
- Expiration Timeframe.....3 years from the date the card was produced
- Minimum Age to Purchase.....16 years old
- Registration.....Card is registered to the purchaser; full CIP is required
- ATM Usage:
 - Maximum Withdraw Amount....3 times per day or \$1,500 maximum
- Other Cash Withdraw Methods:
 - Cash Advance Maximum....3 times per day or \$1,500 maximum
- Foreign Exchange Markup.....3%
- Lost/Stolen Replacement Timeframe.....Up to 10 days
- Emergency Cash/Card Replacement:
 - Timeframe.....Depends on location