

PIEDMONT ADVANTAGE CREDIT UNION MASTERCARD® RELOADABLE PREPAID CARD FREQUENTLY ASKED QUESTIONS

How does a Piedmont Advantage Credit Union Mastercard Reloadable Prepaid Card work?

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

How do I know the balance on my Reloadable Prepaid Card?

You can check your balance in My Card Manager which can be accessed by visiting our webpage, <https://www.pacu.com/prepaidcards>, and clicking on "Activate or Manage Reloadable Prepaid Card," on the My Card Manager mobile app, by stopping by one of our branches, or by calling 855-657-8588 for EMV. Since a merchant may be unable to tell how much money is on the Reloadable Prepaid Card, keeping track of your balance is a sure way to know how much you have to spend.

What is EMV?

EMV stands for *Europay, MasterCard and Visa* and refers to the increased security of payment card transactions through the use of a chip embedded in credit, debit, and prepaid cards. Chip cards are extremely difficult to duplicate, and paired with additional layers of security such as encryption, tokenization and other authentication techniques, EMV is geared toward significantly reducing card payment fraud.

Will I receive statements showing charges on my Reloadable Prepaid Card?

Once you activate your Reloadable Prepaid Card, you will receive periodic electronic statements showing all activity on your Reloadable Prepaid Card.

Do I have to wait until I get a statement to see the transactions on my Reloadable Prepaid Card?

My Card Manager and the My Card Manager mobile app can provide you with up-to-date information on all your transactions or you can contact 855-657-8588. You can access My Card Manager by visiting our [webpage](https://www.pacu.com/prepaidcards), <https://www.pacu.com/prepaidcards> and clicking on "Activate or Manage Reloadable Prepaid Card."

What is the difference between my pending transactions and posted transactions shown on the My Card Manager mobile app or website?

With a pending transaction, the transaction has been authorized for a specific amount, but that transaction has not been submitted for final settlement. The funds are still on your Reloadable Prepaid Card but are reserved and cannot be used. With a posted transaction, the transaction has been submitted and cleared for payment to the merchant, and the amount of the transaction has been deducted from the funds available on your Reloadable Prepaid Card.

Where can my Reloadable Prepaid Card be used?

Your Reloadable Prepaid Card can be used to make purchases at millions of debit Mastercard locations worldwide and to obtain cash at ATMs worldwide.

Are there transaction or reload limits?

Purchase transactions are unlimited, up to the balance remaining on your Reloadable Prepaid 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 see the Piedmont Advantage Credit Union Mastercard® Reloadable Prepaid Card Agreement (“Cardholder Agreement”).

Who can order or use the Reloadable Prepaid Card?

Our Reloadable Prepaid Card can be purchased by our members in branch or online via the My Card Manager website with a valid debit or credit card registered in their names. The individual purchasing the Reloadable Prepaid Card is defined as the primary cardholder. The address listed for the primary cardholder must match the billing address for the debit/credit card used to purchase the Reloadable Prepaid Card. Personalized primary cardholders can order online up to four (4) personalized secondary cards for family members or companions. When purchasing a secondary card for youth with no card experience, be sure to go over all of the materials that accompany the Reloadable Prepaid Card.

Can I purchase a Reloadable Prepaid Card as a gift or for someone else, such as a dependent?

Reloadable Prepaid Cards cannot be given as a gift. You purchase the Reloadable Prepaid Card for your own personal use, whether it be for general spending, travel expense or anything else. With our Student Relationship Program, parents can purchase a Reloadable Prepaid Card for their dependent. Only the parent can load value to the Reloadable Prepaid Card.

How do I get a Reloadable Prepaid Card?

You can order personalized Reloadable Prepaid Cards directly on My Card Manager or purchase a personalized or non-personalized Reloadable Prepaid Cards at one of our local branches.

Will my credit report be checked to determine if I can obtain this Reloadable Prepaid Card?

No, a credit check is not required or performed to open a Reloadable Prepaid Card with us. However, approval is contingent upon passing mandatory cardholder identification confirmation.

Will my Reloadable Prepaid Card usage affect my credit?

Your Reloadable Prepaid Card does not affect your credit rating.

As the Reloadable Prepaid cardholder, do I need to sign an agreement?

Each Reloadable Prepaid Card is distributed with the Cardholder Agreement. This document fully explains the terms and conditions regarding the use of the Reloadable Prepaid Card. This document can also be viewed online at <https://www.pacu.com/prepaidcards>. The cardholder accepts the terms and conditions by either signing the back of the Reloadable Prepaid Card, using the Reloadable Prepaid Card or receiving the Reloadable Prepaid Card by request.

How do I activate my Reloadable Prepaid Card and obtain my PIN?

Your Reloadable Prepaid Card can be activated by visiting <https://www.pacu.com/prepaidcards>, clicking on “Activate or Manage Prepaid Reloadable Card,” and following the instructions to log in to My Card Manager and activate the Reloadable Prepaid Card. You will be prompted to choose a four (4) digit PIN. You may also call the number listed on the back of your Reloadable Prepaid Card, 855-657-8588, to

activate your Reloadable Prepaid Card. An assigned PIN will be automatically spoken after your Reloadable Prepaid Card is activated; you will have the opportunity to select a new PIN if you choose.

Can my Reloadable Prepaid Card be used for PIN purchases?

Yes, you can use the Reloadable Prepaid Card for PIN purchases. If the merchant's terminal can accept PIN, choose the debit option. You will then be prompted to enter your PIN.

Can my Reloadable Prepaid Card be used for signature purchases?

Yes. If the merchant's terminal accepts credit, select the credit option. You will be asked for your signature and will not be asked for your PIN. Please note that your Reloadable Prepaid Card can only be used for the funds available on your Reloadable Prepaid Card. Selecting credit only changes the way the Reloadable Prepaid Card processes; it does not change your card type, and we will not extend you credit.

Can I use Reloadable Prepaid Card for online purchases?

Yes. You may use your Reloadable Prepaid Card for mail order, telephone and online purchases. Please make sure you enter the correct billing information, including your name and the address on file for your Reloadable Prepaid Card, or the transaction may be declined. Please note that your Reloadable Prepaid Card cannot be used for online gambling or other illegal activities.

Can I use my Reloadable Prepaid Card to pay bills online?

Yes. You may use your Reloadable Prepaid Card for online bill pay. Please make sure you enter the correct billing information, including your name and the address on file for your Reloadable Prepaid Card, or the transaction may be declined.

Why do I need a text message to log in?

For security purposes, we register every device you use to access your Reloadable Prepaid Card. When we do not recognize a device, we will send you a text message with a code to register it (standard text message rates, fees and charges may apply). If you do not receive the text message or would prefer that we do not send you one, you may call 800-274-3004 to receive your verification code.

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 debit Mastercard transaction, and it may take up to seven (7) business days for the funds to be credited to your Reloadable Prepaid Card. They may credit your Reloadable Prepaid Card, provide a cash refund or a store credit.

What if the purchase is denied?

If a decline occurs, the Reloadable Prepaid Card's available balance may be less than the purchase amount. You may inform the merchant of the remaining balance on the Reloadable Prepaid 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 Reloadable Prepaid Card. Only the amount you sign for will ultimately be deducted from your Reloadable Prepaid Card. Use of the Reloadable Prepaid Card at automated fuel dispensers requires a

minimum balance of \$99.00. Again, only the actual amount spent will ultimately be deducted from the Reloadable Prepaid Card.

How can I withdraw cash with my Reloadable Prepaid Card?

You can use your Reloadable Prepaid Card and PIN to withdraw cash at any ATM that accepts Mastercard. Some merchants may also allow you to receive cash back when you use your Reloadable Prepaid Card and PIN to make a purchase. See your Cardholder Agreement for details and applicable limits.

Do some merchants get authorization to charge more than the actual amount of a purchase?

When the Reloadable Prepaid Card is used for certain kinds of transactions, the merchant accepting the Reloadable Prepaid Card may request advance authorization of that transaction and may estimate the amount of the transaction. This is usually because the final purchase amount is not known at the time you present your Reloadable Prepaid Card. For example: gas stations will accept the Reloadable Prepaid Card to prepay for fuel inside the station, but “pay at the pump” purchases may be authorized for an amount greater than the gas purchase. Restaurants, hotels and car rental agencies may get authorization for an estimated purchase amount, rather than the actual purchase amount. See your Cardholder Agreement for details.

What is an Authorization Hold?

An “Authorization Hold” is a temporary hold on the funds available on your Reloadable Prepaid Card for the amount of that authorized transaction. An Authorization Hold generally will be released within three (3) business days after the date we authorized that transaction. However, certain merchants, especially rental car companies, hotels and others that authorize high dollar amounts may cause an Authorization Hold to remain in effect for up to thirty (30) days. You can learn about each Authorization Hold on the funds available on your Reloadable Prepaid Card at any time by calling 855-657-8588 or logging in to My Card Manager. Certain transactions may be handled differently by different merchants. If you are unsure of a merchant’s policy, it is best to ask before presenting your Reloadable Prepaid Card.

How do I reload the Reloadable Prepaid Card?

The Reloadable Prepaid Card can be loaded up to four (4) times for Non-personalized and unlimited times for Personalized. To reload using the credit or debit card registered during enrollment, primary cardholders can visit My Card Manager or the My Card Manager mobile app, call the number listed on the back of their Reloadable Prepaid Card, or visit one of our local branches. Any applicable fee for reloading via My Card Manager or by phone will be charged to your funding source, along with the value being added to your Reloadable Prepaid Card. You may register up to two credit or debit cards and one bank account as a funding account. Your Reloadable Prepaid Card can always be reloaded by visiting one of our branches, or you may also visit participating Mastercard rePower merchants to reload, and merchants reserve the right to charge a fee. Find a participating Mastercard rePower merchant at <https://www.mastercard.us/en-us/consumers/get-support/reload-a-prepaid-card.html>].

What do I do if I have a Non-Personalized Reloadable Prepaid Card and I've reached the four-load limit?

If you choose, a new Personalized Reloadable Prepaid Card can be ordered from My Card Manager, or by going into your local branch. You can continue to make purchases using your old Reloadable Prepaid Card until the balance has been depleted.

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 Reloadable Prepaid Card website, the debit/credit card expiration date or three (3) digit code entered is incorrect, or the reload limit or other applicable limits have been met. First, verify your funding source information and the total number of reloads performed to date. If this does not resolve the issue, call the toll free number on the back of your Reloadable Prepaid Card to discuss other limits that may have been exceeded.

How do I register my checking/savings account as a funding account for my Reloadable Prepaid Card?

Log into My Card Manager or the My Card Manager mobile app and select "Load Funds," then "Bank Account." You will enter the routing number and your specific Account Number. The ownership of the account must then be verified. You will receive two small deposits and two debits in the exact amounts of those credits in your bank account within 3-5 banking days. The description in your account will say something similar to "Prepaid Fund Acct Trial Dep." Once you see those transactions, log back into your My Card Manager or the My Card Manager mobile app. Go to "Load Funds/Bank Account" and enter those exact trial deposit amounts to confirm verification of your bank account. After successful verification, you can use your bank account as a funding account for your Reloadable Prepaid Card.

Can I retry to register my checking or savings account if it got declined?

Yes, first contact us to make a request to have your checking/savings account removed from the Negative File. Once approved, the account is removed from the Negative File and you may register it again.

How do I set up direct deposit?

Log into My Card Manager or the My Card Manager mobile app and select "Load Funds," then "Direct Deposit." You will be able to see the bank routing number and your specific Account Number. You can provide the routing and Account Number associated with your Reloadable Prepaid Card to your employer or another entity who pays you. You can deposit all or any portion of your payroll amount to your Reloadable Prepaid Card on a recurring basis. You can also use this information to receive funds owed to you by the U.S. government, such as tax refunds or Social Security checks.

Your Reloadable Prepaid Card also subscribes to the Fast Pay service which enables your direct deposits to appear in your Prepaid Card account up to two (2) days prior to your normal pay date.

Can I add funds to my Reloadable Prepaid Card via check deposit?

Your Reloadable Prepaid Card allows you to load funds by taking a photo of the front and back of a check using a third-party service called Ingo Money. Ingo Money is a service provided by Ingo Money, Inc. and First Century Bank, National Association, Member FDIC, subject to Ingo Money and First Century Bank Terms & Conditions and Privacy Policy. Approval review usually takes three to five minutes but may take up to one hour. All checks are subject to approval for funding at Ingo Money's sole discretion. Unapproved checks will not be loaded to your Reloadable Prepaid Card. Ingo Money reserves the right to recover funds from bad checks if you knew the check was bad when you submitted it, if you attempted to cash or deposit it elsewhere after funding or if you otherwise act illegally or fraudulently. Ingo Money accepts most, but not all, check types and all checks are subject to approval for funding. For more information, visit <https://www.ingomoney.com>.

Ingo Money charges a fee for using this service. Be sure to read the terms found in the Ingo Money mobile app. Prices are subject to change at any time. An example of the fees might include Money in

Minutes - 1% for Preprinted Payroll & Government Checks; 4% for Other Check Types; Money in 10 Days - No Fee. For more details, visit <https://www.ingomoney.com/benefits-fees/>.

Can the Reloadable Prepaid Card ever have a negative balance?

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

Do I have the option to request overdrafts on my Reloadable Prepaid Card?

No. Reloadable Prepaid Card account programs are subject to regulatory controls which do not allow for the Reloadable Prepaid Cards to be overdrawn.

Can I have Text Alerts go to multiple phone numbers?

No. You can have text alerts sent to only one mobile phone number (standard text message rates, fees and charges may apply).

What are the categories on the My Card Manager dashboard?

Our simple yet powerful dashboard is designed to provide you with your most important information all on one screen. The dashboard contains your available balances for general spending, budgeting, your set-aside funds, recent transactions and loads along with critical account and transactional messaging.

How does Spend Tracking budgeting work in My Card Manager?

The My Card Manager Spend Tracking budgeting component will track your purchases based on budget category. If you choose, upon your initial use of the Reloadable Prepaid Card, we will track your transactions for the first thirty (30) days. After those 30 days, we will automatically create budget categories and amounts based upon those transactions. You will always have the opportunity to edit (add/delete/change) the budget categories and change the suggested budget amounts. Using the intelligence within the My Card Manager system, we will proactively keep you informed when you are spending within your budget or spending at a rate that is below or above your estimated budget.

Will my Reloadable Prepaid Card get declined if I go over my Spend Tracking budget?

No, we do not decline transactions based on Spend Tracking. The budgeting display in My Card Manager is informational and does not affect your ability to make purchases within your available Reloadable Prepaid Card balance. However, the money allocated toward your Set-aside funds has been set aside and is not part of your available balance.

What does "Spend Tracking" mean?

Spend Tracking on the dashboard on the website or mobile app tells you how much of your current balance we expect you to spend based on your budget settings.

What are "Set-aside" funds?

You can set-aside funds automatically and start saving money toward a larger purchase. Using the My Card Manager app or website, you set up a goal for us to automatically transfer an amount from your available balance toward the goal as frequently as you would like. While the funds are being held for the goal, they will not be part of your available balance.

Are the Set-aside funds in a savings account?

No, the funds are still on your Reloadable Prepaid Card; My Card Manager just removes them from your available balance so you do not spend them. You can move them out of your Set-aside balance and back into your available balance at any time.

How do I get the funds from Set-aside back into my available balance?

You can transfer the funds out of Set-aside back to your available balance at any time using My Card Manager or the My Card Manager mobile app.

What does “Money to Set-aside” mean?

Money to Set-aside on the dashboard on the My Card Manager website and mobile app shows how much of your current balance is scheduled to be automatically moved to your upcoming goals.

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

Visit our website at <https://www.pacu.com/locations> or use the ATM locator found at <https://www.mastercard.us/en-us/personal/get-support/find-nearest-atm.html> for participating Mastercard ATMs.

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 Reloadable Prepaid Card at an ATM can be less expensive than using a currency exchange to get foreign currency. See your Cardholder Agreement for more details.

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 Reloadable Prepaid Card is lost or stolen?

You can report your Reloadable Prepaid Card lost or stolen by logging into My Card Manager or the My Card Manager mobile app and reporting the card as lost/stolen, which will then order a replacement card for you. We also provide 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling 855-657-8588. A replacement card can be issued and any available balance transferred to the new card, less any applicable fees that will be deducted from the Reloadable Prepaid Card's available balance. Replacement Reloadable Prepaid Cards are generally received in seven to ten business days. Emergency card replacement can also be requested with guaranteed delivery within the next business day, or sooner in some cases. See the Cardholder Agreement 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. If traveling internationally or far from home, a secondary card should be considered. That way, if the primary card is lost or stolen, the secondary card can immediately be used to access the funds without having to wait for a replacement card.

How do I lock/unlock my Reloadable Prepaid Card?

You can lock and unlock your Reloadable Prepaid Card at any time by logging into My Card Manager or the My Card Manager mobile app, selecting Manage Card, then selecting "Lock my Card." You can also call us any time at 855-657-8588. While your Reloadable Prepaid Card is locked, it will be declined for any purchases.

What control does the Parent have over the Student's/Dependent's account?

The Parent can view all transactions and receive alerts for the dependent's activity. The Parent loads and manages the scheduled loads to the dependent account. The Parent can set up Set-aside Goals and Budgets for the dependent. If the Parent locks the dependent card, only the Parent can unlock it. The Parent can turn ON/OFF the ability for the Student/Dependent to Show Card Details, Lock/Unlock Card and Change their PIN; when OFF, only the Parent can perform these functions.

What happens if I am unable to login to My Card Manager or the My Card Manager mobile app and do not remember my password?

You can use the Forgot Password function, and an email will be sent to you with a link to reset your password.

How do I call for customer support from overseas?

We provide 24/7 toll-free support from the following countries: Belgium, Canada, France, Germany, Ireland, Italy, Spain, Switzerland and the UK. The toll free numbers in those countries are the following:

COUNTRY	TOLL FREE NUMBER
Belgium	0800-78373
Canada	(855) 657-8588
France	0800-916588
Germany	0800-5894572
Ireland	800-760839
Italy	800-788938
Spain	95-034-4016
Spain (from mobile phone)	9009-41895
Switzerland	0800-563184
United Kingdom	08-082340879

Otherwise, the number 954-835-2345 can be used if you need to call from another country. Keep in mind that you may incur additional charges from your mobile phone service provider whether calling within the U.S. or from outside the U.S.

What is a Global Chip & PIN bank card and authentication?

Chip & PIN, also known as EMV, is an international standard replacing the magnetic stripe on credit and debit cards used for payment transactions. The Reload Prepaid Card can be used with a magnetic stripe or the chip, ensuring that both U.S. and non-U.S. merchants will be capable of accepting the card. EMV PIN transactions are more secure than those requiring a signature, and protect you against fraud.

Are any countries blocked from using the Reloadable Prepaid Card to make purchases?

For security purposes and fraud prevention, your International Reloadable Prepaid Card will decline if attempts are made to use it at merchants in the countries sanctioned under the U.S. Treasury

Department's Office of Foreign Asset Control (OFAC). You can obtain the most recent list of those countries by calling 855-657-8588.

What recommendations are there for ensuring hassle free use of my Reloadable Prepaid Card while traveling?

- Notify us of extensive domestic and/or international travels.
- Inquire about potential international fraud blocks before you travel.
- Test your card to confirm that you have the valid PIN.
- Verify that your card will not expire while traveling.
- Carry alternative payment methods (i.e. additional debit/credit cards).
- Do not pack all payment methods together (i.e. put one in a suitcase, another in a purse or wallet).
- Remain observant for pick pockets.
- Photocopy all cards front and back and keep separate copies on hand.
- Save all receipts and verify against your statement.
- Never leave valuables such as your Reloadable Prepaid Card in the car, not even in the glove compartment or trunk.
- Report lost or stolen cards and unauthorized transactions immediately.
- Be aware of your surroundings when entering your PIN at an ATM or checkout counter.
- Keep our card services' phone number, 855-657-8588, on hand as it is available 24/7/365 for assistance.

The Reloadable Prepaid Card is issued by Piedmont Advantage Credit Union pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. This card can be used everywhere debit Mastercard is accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.