

# Frequently Asked Questions About Your Card

Effective: Nov. 21, 2013 Toll Free: 1-888-553-4120 Web: <https://www.consumercardaccess.com/mbgiftcards>

**Q. Is my gift card the same as a credit card?**

No, your card is not a credit card. You can only spend the amount on the card.

**Q. Is my card like a debit card?**

Yes and no. Like a debit card, you can spend only the funds available. However, unlike a debit card, you do not have a bank account associated with the card.

**Q. How do I activate my card?**

You must call 1-888-553-4120 to activate your card and select a PIN.

**Q. Where can I use my card?**

Your card can be used for purchases anywhere Mastercard® is accepted.

**Q. Can I make purchases on the Internet with my card?**

Yes, you can make purchases on the Internet with your card up to the value of the card. The person using the gift card should register the gift card by visiting the Internet at:

<https://www.consumercardaccess.com/mbgiftcards>

Enter your card number, name, address, phone number and any other information requested on the Internet site.

**Q. How do I select a PIN for the card?**

While a PIN is not required to use your Card, you must add a PIN to your Card. Simply select a 4-digit PIN of your choice by calling the phone number on the back of the card (1-888-553-4120). The PIN that you enter at that time will be your PIN for all future PIN transactions.

**Q. Can I get cash with my Gift Card?**

You may not use your card to get cash at the ATM or point of sale.

**Q. How do I know what I have spent, or have available?**

When your card comes make sure that you record the amount of your card and deduct each purchase and cash withdrawal. You can also get your balance anytime by calling the number on the back of your card (1-888-553-4120) or visiting the Internet at:

<https://www.consumercardaccess.com/mbgiftcards>

**Q. Can I use my card to buy a money order?**

Yes. Businesses that provide these types of services generally accept MasterCard.

**Q. What do I do if I have a question or problem – like not getting my statement, or the card not working or being lost or stolen?**

Call the number on the back of your card (1-888-553-4120) 24-hours a day, seven days a week. Follow the recorded instructions.

**Q. Can I use my card to make a purchase that is larger than the balance on my card?**

You will need to notify the merchant that you will be using two forms of payment.

**Q. How can I check the available balance on my card?**

You can verify the balance by calling the number on the back of your card (1-888-553-4120) or by logging into this website:

<https://www.consumercardaccess.com/mbgiftcards>

and going to the Account Balance page.

**Q. How can I track my spending?**

You can track your spending in any of the following two ways:  
Call the number on the back of your card toll free (1-888-553-4120).  
Log into this website:

<https://www.consumercardaccess.com/mbgiftcards>

**Q. Can my card be replaced if it is lost or stolen?**

Your gift card is the same as cash and can not be replaced if lost or stolen.

**Q. Can I use my card at gas stations?**

Yes, but give your card to the station attendant and state exactly how much gas you want to purchase. Your card will not work at the automated fuel pumps.

**Q. Can I use my card at restaurants and hotels?**

Yes, but be aware that many restaurants, hotels and other merchants may add an automatic tip or other anticipated service charge to the purchase amount when authorizing card purchases. A hold may be placed against the card balance for the anticipated purchase amount, which may remain in effect until the actual amount of the transaction is presented for payment on your card. If your bill, plus the estimated tip or additional charge, exceeds the balance of your card, the transaction may be declined. If this happens, ask the merchant to deduct a specific amount from the card and use another method of payment for the balance or tip.

**Q. Can I reload (add more money to) my card?**

No, the card cannot be reloaded.

**Q. Can the card 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 merchant puts an item through without prior authorization. If this occurs, the card recipient will be required to make a payment to Marquette Bank to cover the negative amount. We have the right to offset against the card for any indebtedness owed by you to us, whether individually or jointly owed. We may offset against the card either before or after your death and without demand or notice to you. We will not be liable for any dishonor or transaction that results.

**Q. What if I need to return an item I purchased with my card?**

You may need to present your gift card at the time of a merchandise return. If the merchant's policy allows, the merchant will credit the amount of the purchase back onto your gift card. Remember to save your receipts and the gift card in case there are any merchandise returns.

**Q. What if I don't use all the money on the card before it expires?**

If you have not used the full value of the card before the expiration date, the card will be escheated.

**MARQUETTE BANK**

Love where you bank

1-888-254-9500

# Gift Card Terms and Conditions

**Effective:** Nov. 21, 2013 **Toll Free:** 1-888-553-4120 **Web:** <https://www.consumercardaccess.com/mbgiftcards>

This Agreement governs our issuance and your use of the enclosed non-reloadable Marquette Bank Gift Card ("Card"). "You" and "your" mean the person(s) who has purchased, received or is authorized to use the Card. You agree to be bound by the terms and conditions in this Agreement when you sign the Card, use the Card, or allow any other person to use the Card. Our business days are Monday through Friday, except federal holidays.

**Card Not FDIC Insured** - Your Card is not a deposit account, and the value loaded on your Card is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other federal or state agency.

**Use Of Your Card** - You must call 1-888-553-4120 to activate your card and select a PIN. Please exercise the same care with the card as you would with cash. The card recipient must sign the back of the Card upon receipt. The total amount of all Card transactions (purchases) is limited to the value on your Card. We are not responsible if you do not have enough money in your Card to complete a particular Card transaction. Your Card can be used everywhere MasterCard® debit cards are accepted to pay for merchandise and services, except automated fuel purchase (pay at the pump), or for any gambling transaction. You must register your Card in the users name in order to ensure that purchases made via the internet, by telephone or by mail are processed. The Card cannot be used to access cash through ATMs. Certain types of merchants, such as restaurants, gas stations (fuel dispensers), car rentals agencies, and hotels, obtain an authorization which may exceed the actual amount of your purchase. If the amount of the authorization exceeds the value remaining on your Card, your transaction may not be honored, even though the value remaining on your Card is sufficient to cover the actual amount of your purchase.

**Point of Sale Use and Hold Periods** - When you use your Gift Card to obtain goods or services, the merchant may attempt to obtain preauthorization for the transaction. There may be a hold of up to ten (10) days placed on your Gift Card for the amount of the preauthorization request, which means those funds may not be used for any other purpose during the hold period. If the preauthorization request varies from the amount of the actual transaction, payment of the transaction may not remove the hold, which may remain on hold. We may restrict the use of your Card if we notice improper use of your Card or other suspicious activities. Access will be reinstated once we have verified that use of the Card is proper. The amount of each Card transaction will be deducted from the dollar amount available on your Card. You agree not to exceed the available Card amount at any time. If the value available on your Card is exceeded at any time as a result of a Card transaction, fee or charge as permitted by this Agreement, then you agree that you will be liable to us for the overdraft. You agree to pay us the amount of this overdraft and any related fee within 10 days. We may deduct the overdraft amount and the related fee from your Card, or any other account you may have with us.

**Available Funds** - You should keep track of the amount of your Available Funds. You may obtain information about your Available Funds or your transaction history by visiting the Internet at [www.consumercardaccess.com/mbgiftcards](http://www.consumercardaccess.com/mbgiftcards) or by calling us toll-free at Customer Service (1-888-553-4120). You will be asked to provide the 3-digit code located on the back of your Gift Card. Payment cannot be "stopped" on any Card transaction after it has been completed. If you have a problem with a purchase made with your Card, or if there is a dispute with a merchant, you must deal directly with the merchant involved. If you are entitled to a refund for any reason relating to a Card transaction, you agree to accept a credit to your Card in lieu of cash. We are not liable to you if any merchant fails or refuses to accept or honor your Card. If you make a purchase in an amount that is greater than the value remaining on your Card, you may offer to pay for the balance of the purchase with cash, check or another card. Some merchants may refuse to facilitate these split transactions. After the amount available on your Card has been exhausted, all transactions will be declined. You cannot add funds to your Card.

**Conversion to U.S. Dollars** - Transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under regulations established by MasterCard and may include a margin and fees charged directly by MasterCard. Conversion to U.S. Dollars may occur on a date other than the date of the transaction; therefore, the conversion rate may be different from the rate in effect at the time of the transaction. You agree to pay the converted amount. For these transactions, the rate of exchange between the transaction currency and the billable currency is either a wholesale market rate or the government-mandated rate in effect one day prior to the conversion date. You agree to pay the converted amount.

**Lost or Stolen Gift Cards** - Your gift card is like cash. Keep it safe.

**Right of Setoff** - We have the right to offset against the Card for any indebtedness owed by you to us, whether individually or jointly owed. We may offset against the Card either before or after your death and without demand or notice to you. We will not be liable for any dishonor of a transaction that results.

**Unclaimed Funds** - The balance in your Card may become unclaimed funds, which must be forfeited to the state according to applicable state law, if our records show that you have not, within the statutory period, used the Card or corresponded with us concerning your Card.

**Privacy Policy** - Subject to our Privacy Statement provided to you with your Card, you agree that we may disclose information to third parties about your Card or the transfers made by you: where it is necessary for completing transactions; to verify the existence and condition of your Card to a third party; to utilize services of third parties and affiliate entities who assist us in providing the Card and related services; to comply with government agency rules or court orders; if you give us your permission; if you owe us money or there are legal proceedings in connection with your Card, information may be released to attorneys, accountants, collection bureaus, financial institutions, and others involved in collection, adjustment, settlement or reporting; to protect against potential fraud and other crimes; or when otherwise permitted by law. We may change the terms of this Agreement or any features of the Card, and we will give you any notice of the change by posting the notice or a revised Agreement at [www.consumercardaccess.com/mbgiftcards](http://www.consumercardaccess.com/mbgiftcards) You are deemed to accept the change in terms if you use your Card or do not terminate your Card after the effective date of the change as stated in our notice. We can make changes related to security of the Card or Card usage without prior notice to you.

**Error Resolution Procedures** - If you have a question or a problem about a transaction posted to your Gift Card you must notify us immediately, and no later than 60 days from the date of the transaction. You must tell us the following:

- Your name and the name of the purchaser of the Gift Card.
- The number of the Gift Card.
- The error or the transaction you are unsure about and explain as clearly as you can why.
- The date and the dollar amount of the suspected error.

If you tell us orally, we require that you confirm the information you provided in writing within 10 business days. We will determine whether an error has occurred and notify you of the results of our investigation within 60 days after we hear from you and will refund to you the amount of any error promptly. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Card or issue a replacement Card within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Card. For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**Activation Charge** - An activation charge of \$3.50 will be assessed at time of purchase.

**Card Expiration** - Your card has a valid through date on the face of the card. If you have not used the full value of the card before the expiration date, the card will be escheated.

*MasterCard® is a registered trademark of MasterCard International Incorporated.*

**MARQUETTE BANK**

*Love where you bank*