

Frequently Asked Questions about the Visa® Gift Card

What is the Visa Gift Card? Your Chessie Federal Credit Union Visa Gift Card is a prepaid Visa Debit Card with a specific dollar value. Your Visa Gift Card and its value are accepted at most places Visa Debit is accepted.

How can I check the balance on my Gift Card? Call the number on the back of your card for balances and transaction history or visit www.chessiefcu.org.

How can I use my Gift Card? You can use your Chessie Visa Gift Card at most places Visa Debit is accepted. See Terms and Conditions for further information.

What should I do when the merchant's sales terminal asks me to press "Debit" or "Credit"? You should always press the "Credit" button. Although the Visa Gift Card is not a credit card, the transaction is processed like one. You should always sign a sales receipt.

When I swipe my card, the terminal asks me input my PIN. What is my PIN? A Personal Identification Number (PIN) is not issued with the Chessie Visa Gift Card. If a PIN is requested, simply press "Cancel" on the terminal, then select "Credit" to complete your transaction.

What if the item I want to purchase exceeds the value of my Gift Card? If the purchase amount exceeds the available card balance, then you must inform the merchant of the amount you want to pay with the Visa Gift Card and that you will pay the difference in cash, check, credit or debit card. If the purchase amount exceeds the available balance of the Visa Gift Card, the transaction will not be approved.

What do I do if I need to return an item? In the event you need to return an item you purchased with your Visa Gift Card, the merchant will handle the item in accordance with Visa guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

What happens when the funds are spent? When you have depleted all the funds on the card and no returns are necessary, simply destroy and discard the card.

What should I do if my Visa Gift Card is lost or stolen? Contact Chessie Federal Credit Union Visa Gift Card Center immediately at 1-866-902-6082. Additionally, read the Chessie Federal Credit Union Visa Gift Card Center Terms and Conditions contained in this cardholder for important Visa Gift Card information.