



BENEFITS/FEATURES		Visa® TravelMoney	Visa® Gift Card
Usability:	Visa® POS, ATM, and Internet access		Visa® POS and Internet access
Value / Reloadable:	Reloadable \$250.00-\$3000.00* <i>Unlimited up to expiration date</i>		\$20-\$750 <i>Not reloadable</i>
Additional Cards:	2 Additional Cards available <i>same line of purchase</i>		N/A
Expiration:	Up to 24 month expiration		Up to 24 month expiration
Protection & Security:	Cardholder Support 24/7		Cardholder Support 24/7
	PIN and Signature protected		Instant Issue Card
	Visa Zero Liability Protection <i>for a member if card is lost or stolen</i>		Not linked to your Capital Credit Union Accounts
	Visa Consumer Purchase Protection <i>up to \$500 during 90-day period</i>		Visa Zero Liability Protection <i>for a member if card is lost or stolen</i>
	Not linked to your Capital Credit Union Accounts		
Additional Benefits:	Visa Emergency Travel Assistance		Visa Emergency Travel Assistance
	Lost Luggage Reimbursement <i>up to \$1000</i>		
FEES			
Card Purchase:	\$10.00		\$4.00 in person / \$5.95 online <i>www.capitalcu.com</i>
Reloads:	\$5.00 <i>in person</i> / \$6.00 <i>phone reload</i>		N/A
Additional Card:	\$3.00		N/A
Cash Advance Fee:	\$10.00		N/A
ATM Withdrawal – US:	\$3.00**		N/A
ATM Withdrawal – Other:	\$2.00		N/A
Online Inquiry:	No Charge		No Charge
Phone or ATM Inquiry:	\$0.50		No Charge
Mailed Statement:	\$2.00		\$5.00 / month <i>The cardholder must contact Deluxe each month to receive a mailed paper statement</i>
Monthly Maintenance:	\$2.50		Inactivity after 6 months: \$2.50
Replacement Card:	No Charge		\$15.00
LIMITS			
US \$ Daily Withdrawal:	\$1000.00 <i>Daily machine restrictions will apply</i>		N/A
Int'l Withdrawal per Day:	\$2000.00		N/A
Minimum Load:	\$250.00		\$20.00
Maximum Load:	\$3000.00*		\$750.00

\* Higher dollar amounts available pending supervisor approval

\*\* In addition to the withdrawal charge applied by Visa, a fee may be charged by the third-party ATM at time of withdrawal



Visa® TravelMoney

**CAPITAL**  
credit union  
Capital makes it happen.®  
visit us online [capitalcu.com](http://capitalcu.com)

### **Activation:**

Your account is activated upon purchase of your Visa Travel Money Card. To opt for a PIN (personal identification number/password) for your card, simply call 1-888-713-3424 and choose the “change password” option, or visit [www.cashpassport.com](http://www.cashpassport.com). Use your Visa Travel Money for store or online purchases or at ATM machines wherever Visa is accepted.

### **Choosing Your Personal Identification Number (PIN):**

When choosing a PIN, use a number that is familiar to you in some way, but that no one else will know. If you forget your PIN, you can go to [www.cashpassport.com](http://www.cashpassport.com) online or call 1-888-713-3424 for help retrieving or resetting it. *Note:* For your protection, if you enter your PIN number incorrectly five times, your account will be locked for 24 hours. You can still use your card for signature/credit purchases during that time. With merchant approval, you may also receive cash back (over your purchase amount) if needed.

### **ATM Access:**

You can check your Travel Money Card balance and access cash quickly and easily at ATMs worldwide simply by entering your PIN and choosing the checking option (you do not need to have a checking account to use this option). A nominal fee will be deducted from your Visa Travel Money Card.

### **Lost TravelMoney Card:**

If for some reason your Visa Travel Money Card is lost or stolen, rest assured that you're covered. You can either call Travelex at 1-888-713-3424, or stop by the Capital office most convenient for you to have the card suspended.

**If you lose your card while on vacation**, you can quickly and easily replace your funds in one of the following ways:

- Call Travelex for a fee-free cash advance on your card and have the funds sent to you via the nearest Western Union free of charge
- Request a replacement card be sent to your vacation address (takes approximately 4-5 business days)
- If you have two cards on your account you can suspend the lost card and the other card can still be used. If you locate the lost card, it can be “unsuspended”

### **“On the go” facts about your Visa Travel Money Card:**

Your Visa Travel Money makes purchases more convenient than ever and can generally be used worldwide, wherever Visa is accepted. Below are just a few “need to know” items and common merchant practices when using your Visa Travel Money:

- **Paying at the pump** - When buying gas, it's quick and easy to swipe your card right at the pump and pay. Merchants usually scan for a minimum amount (generally about \$50) to pre-approve those purchases. If you know you'll be pumping less, you may want to go inside and pay the merchant directly
- **At restaurants**- Your Visa Travel Money makes paying the bill easy when dining out. However, restaurants commonly hold a 20% gratuity when authorizing cards for payment. It's important to know that *only the amount you sign for* is deducted from your card. *For example:* Mary pays for her \$20 meal with her Visa Travel Money Card. When the server swipes her card, it automatically rings up as \$24.00. However, Mary chooses to leave a \$3.00 tip instead, so when she signs the receipt, she would write \$3.00 on the line where it says “tip,” then write the total in as \$23.00. Only \$23.00 would be deducted from her card
- **Hotel stays** - You can use your Visa Travel Money card to hold your hotel room much like a credit card. The cost of your hotel room may be held until you actually finalize your check out, so at the end of your hotel stay be sure to inquire at the service desk to make sure the held funds have been released

## **Commonly asked questions about Visa Travel Money Cards:**

### ***Q: Does a merchant know the remaining balance on my card?***

A: You are the only one who has access to your account balance information. If your purchase is for more than the remaining balance on your card, let the merchant know that you will be doing a “split” payment, using your card along with another form of payment. You can check your Visa Travel Money Card balance three easy ways:

- Log on to [www.cashpassport.com](http://www.cashpassport.com)
- Call 1-888-713-3424 and follow the menu prompts
- Do an inquiry at an ATM (nominal fee for this service)

### ***Q: Can I get cash back in addition to my purchase?***

A: You can usually get cash back when you do a debit transaction with your card (entering your PIN), but check with the merchant at the time of purchase. You can also do a cash advance to get money. Fees may apply.

### ***Q: If I return an item I purchased, can I get the cash back?***

A: Returns are usually handled at the merchant’s discretion. They may choose to restore funds to your Visa Travel Money Card, give you cash back, or give in-store credit.

### ***Q: Can my card be overdrawn?***

A: It’s a good idea to check your Visa Travel Money Card balance before using it, as it is possible to spend more than what is left on the balance. Examples would be if funds on the card are being held for gas/hotel purchases and aren’t considered “available.” Visa charges a \$15.00 overdraft fee (which is assessed to the card). A quick, easy check of your card balance by phone, online at [www.cashpassport.com](http://www.cashpassport.com) or with an ATM inquiry.

### ***Q: Does my Visa Travel Money Card expire?***

A: Visa Travel Money cards are usually active for one year—look for the expiration date on the front of your card. If your card does expire and you still have a balance on it, you can “unload” it at Capital Credit Union. At that time you can choose to either receive the cash from the card or have the funds deposited into your Capital account.

### ***Q: Can I get a second Visa Travel Money Card for the same account at any time?***

A: The primary cardholder can simply come in to Capital and request additional cards for their Visa Travel Money account. The second card will have a different number, yet funds will be deducted from the same Visa Travel Money Card. Requesting a PIN for the second card is as easy as calling 1-888-713-3424. If you purchase a second card at a later date, the expiration date is from the purchase of the initial card.

### ***Q: What if I’m traveling and I need to add money to my card?***

A: When you purchase your Visa Travel Money Card, be sure to complete an In-house Travel Money Reload Authorization Form that authorizes you to transfer funds. Once this form is on file at Capital, you can access your funds for a minimal \$6.00 transfer fee in the following way:

- By calling Capital Credit Union (Mon.-Fri. 9:00a.m. – 5:00p.m. and Sat. 9:00a.m. – 12:00p.m.) at 731-3195 or 1-886-731-3195

### ***Q: If I use this card in another country, will it convert my withdrawal amounts to the currency of that country?***

A: For your convenience, when traveling outside the U.S., Visa establishes the rate of exchange and not the merchant you buy from. Be aware that there may be a slight exchange rate difference between the two. The amount of your transactions in U.S. dollars will be deducted from your account.

### ***Q: Is there a monthly service charge for a Visa Travel Money Card?***

A: If you maintain a balance on your Visa Travel Money Card, there is a \$2.50 monthly fee.



## Visa<sup>®</sup> Gift Card



visit us online [capitalcu.com](http://capitalcu.com)

### Activation:

Your Visa Gift Card is activated automatically at the time of purchase. This card may be used for online or in-store purchases. There is no ATM access or PIN (personal identification number/password) associated with this card.

### Lost / Stolen Visa Gift Card:

If your Visa Gift Card is lost or stolen, call Deluxe at 1-866-255-9831. There is a \$15.00 fee for a lost or stolen Visa Gift Card.

### Commonly asked questions about Visa Gift Cards:

**Q:** *Does a merchant know the remaining balance on my card?*

**A:** You are the only one who has access to your account balance information. If your purchase is for more than the remaining balance on your card, let the merchant know that you will be doing a “split” payment, using your card along with another form of payment. You can check your Visa Gift Card balance quickly and easily:

\$ Log on to [www.mydeluxecard.com](http://www.mydeluxecard.com)

\$ Call 1-866-255-9831 and follow the menu prompts

**Q:** *If I return an item I purchased, can I get the cash back?*

**A:** Returns are usually handled at the merchant’s discretion. They may choose to restore funds to your Visa Gift Card, give you cash back, or give in-store credit.

**Q:** *Does my Visa Gift Card expire?*

**A:** Your Visa Gift Card has an expiration date on the front, so be sure to use it before that time. If you have a balance remaining on your Capital Visa Gift Card when it expires, you can bring it in to any Capital office and either get cash back or deposit the money into your Capital account. There is a \$15.00 fee for cashing out your expired gift card. If you prefer another gift card, usual gift card fees apply. Cards that are not used for six months from the date of issue but still have balances will incur a \$2.50 per month service fee.

**Q:** *Can I use my Visa Gift Card while traveling outside the U.S.?*

**A:** The Visa Gift Card is valid outside the U.S. wherever Visa is accepted.

**Q:** *Can I purchase gift cards online?*

**A:** Yes! Visit [www.capitalcu.com](http://www.capitalcu.com) to purchase personalized gift cards for \$5.95 per card, in dollar amounts from \$20.00 - \$750.00. With your online purchase you can add the recipient’s name and a personal message to the card.

**Q:** *Can I use my Visa Gift Card at “pay at the pump” gas stations?*

**A:** If you use your card at an automated fuel dispenser (“pay at the pump”), the merchant may preauthorize the transaction amount up to \$75 or more. If your card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier.

**Q:** *Can I use my Visa Gift Card at restaurants?*

**A:** If you use your card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a “hold” on your available funds until the merchant submits the final payment amount of your purchase.