



Visa Prepaid Card Frequently Asked Questions

To activate this Card and obtain a PIN call:
855-657-8588 for Global Prepaid Cards
866-760-3156 for Visa Prepaid Cards

How does the Visa Prepaid Card & Global Prepaid Card work?

The Visa Prepaid Card & Global Prepaid Card are reloadable prepaid Visa debit cards, which means you can spend up to the value placed on the Cards anywhere Visa 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 Card.

What is a Chip & PIN Card and authentication?

Our Global Prepaid Card uses Chip & PIN technology, also known as EMV. Chip & PIN is an international standard replacing the magnetic stripe on bank Cards used for payment transactions. The Card can be used with a magnetic stripe or the chip, ensuring 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.

How can I obtain a Card?

Global Prepaid Card: Order at foundersfcu.com/prepaid or visit a Founders Office.

Prepaid Visa Card: Purchase and load at a Founders office.

How do I activate my Card and obtain my PIN?

Activate the Global Prepaid Card by calling 855-657-8588 or by visiting foundersfcu.com. Activate the Visa Prepaid (non-personalized) Card by calling 866-760-3156. An assigned PIN will be automatically given after your Card is activated when activation is done via telephone. If activating online, the PIN will display on the screen after activation.

Does the cardholder need to sign an agreement?

Each Card is distributed with Terms & Conditions. This document explains the terms and conditions regarding the use of the Card. This document can be viewed at foundersfcu.com/prepaid. The cardholder accepts the terms and conditions by signing the back of the Card, using the Card or receiving the Card by request.

Who can order or use a Card? Can I purchase a Card as a gift?

The purchase of the Visa Prepaid Card or Global Prepaid Card is for your own personal use and cannot be given as a gift.

The individual who purchased the 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 Card. You must be a citizen of the U.S. to purchase the Card. You must be at least 18 years of age to purchase a Card. However, a parent or guardian may purchase a Card and assign a secondary Card to a minor 13-17 years of age. The primary and secondary cardholders are the only people authorized to use the Card.

Where can my Card be used?

You may use your Card to purchase or lease goods or services everywhere Visa debit cards are accepted as long as you do not exceed the value available on your Card. Your Card can be used to obtain cash at ATMs worldwide.

With the Global Prepaid Card, even merchants in countries who only accept cards with a Chip will be able to approve your transaction. However, some unattended kiosk terminals outside the U.S. such as luggage cart rentals, parking garages and transit terminals may decline your Global Prepaid Card due to the way the authorization is sent.

How do I know the balance on my Card?

You are responsible for keeping track of your available balance. It is important to know your available balance before making any transaction. You may review your Card balance and the last 5 transaction activity records by calling the number on the back of your Card or by visiting foundersfcu.com.

How do I reload the Card?

Global Prepaid Card: You may load your Card an unlimited number of times. You may load your Card at a Founders office, at foundersfcu.com/prepaid, or by calling the toll free number on the back of your Card to initiate a funds transfer from your designated funding account. Funds may not be available for immediate use after you have initiated the transfer.

Visa Prepaid Card: You may add funds to your Card at any

Founders office during business hours. The number of loads is limited to eleven including the initial load.

If your load or reload has been declined, verify your funding account information is valid and the total number of reloads performed to date has not been exceeded. If this does not resolve the issue, call the toll free number on the back of the Card for assistance.

Can my paycheck be deposited directly to my Card?

Yes, visit foundersfcu.com to enroll your Card. Once enrolled, click "Direct Deposit Information" in the drop down Activities Box. Follow the link to view the direct deposit enrollment form. Print the enrollment form, sign and date the form and give to your employer or benefit provider. All the information your employer/benefit provider needs is already printed right on the form.

Are there transaction or reload limits?

Purchase transactions are unlimited, up to the available balance on your Card. For the protection of our Visa Prepaid cardholders, there are limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period. Cash-back from a merchant is allowed at U.S. merchants only. To learn more about the limits, please reference your Terms and Conditions.

How do I sign up to get text alerts for Card activity?

Visit foundersfcu.com to enroll. Once enrolled, click on "Text Message (SMS) Alerts" in the drop down Activities Box. Choose which alerts you would like to receive. To discontinue receiving text alerts, return to this section and "unsubscribe." There is a fee for this service. (Refer to Terms and Conditions).

What if my Card is lost or stolen?

Notify us promptly if the Card is lost or stolen by calling 855-657-8588. A replacement Card can be issued and any available balance transferred to a new Card less applicable fees that will be deducted from the Card's available balance. Replacement Cards are generally received in 7-10 business days domestically or within two weeks or more internationally. Emergency Card replacement can also be requested with guaranteed delivery within two business days domestically or within three business days internationally.

See the Terms & Conditions for fees that apply to lost/stolen Cards and emergency Card replacement. If the lost or stolen Card is reported immediately, you will not be responsible for any unauthorized merchant charges, provided such transactions took place on the Visa Network. For all other unauthorized merchant transactions, you may be liable for up to \$50.

If traveling, a secondary Card should be considered and can immediately be used to access the funds without having to wait for a replacement Card as delivery times will be longer than domestically.

What if my PIN is not working?

If you forget your PIN, call the customer support number on the back of your Card immediately to hear your PIN. Incorrect PIN usage may lead to blocked access at merchants outside the U.S. If this occurs, the Card becomes unusable at merchants outside the U.S. and replacement is required by calling the customer support number. You will have up to 3 attempts at entering a PIN before it locks. The Card can still be used at merchants within the U.S. and at any ATM worldwide. If you lock the PIN while attempting to use it in an ATM, you will not need to replace the Card, however, you must wait 24 hours for the system to unlock the PIN. During this waiting period, call customer support to hear your correct PIN.

Can I make a purchase larger than the available balance?

Yes, inform the merchant of the Card's available balance and use another form of payment to perform a split transaction, subject to the merchant's policy.

Can the Card have a negative balance?

Any authorization request that is greater than the Card's available balance will be declined. Nevertheless, if a transaction exceeds the available balance on your Card, you are fully liable for the amount of the transaction and any applicable fees.

What if the purchase is declined?

If a decline occurs, the available balance may be less than the

purchase amount. You should inform the merchant of the Card's available balance and use another form of payment to perform a split transaction, subject to the merchant's policy.

If you use your Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$75.

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 sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed which may take up to 24 hours. During the hold period, you will not have access to the preauthorized amount.

What if I need to return an item?

Each merchant has a return policy and will handle the return in the same manner as any other Visa transaction which may take up to 30 days to be credited to your Card.

Tips to ensure hassle free use of your Card:

- Verify your Card's expiration date.
- Test your Card to confirm you have the valid PIN.
- Carry alternative payment methods (i.e. additional debit/credit cards).
- Save all receipts and verify against your statement.
- Report lost or stolen Cards and unauthorized transactions immediately.
- Be aware of your surroundings when entering your PIN at an ATM or merchant.
- Keep our customer support phone number on hand as it is available 24/7/365 for assistance.

When traveling:

- Notify us of extensive domestic and/or international travels.
- Inquire about potential international fraud blocks before traveling.
- Do not pack all payment methods together (i.e. put one in a suitcase, another in a purse or wallet).
- Never leave valuables such as your Card in an unsecured place such as a car or hotel room.
- Photocopy all Cards front and back and keep separate copies on hand.

International Travel with the Global Prepaid Card:

How do I find an ATM when I travel overseas?

Visit the ATM locator at foundersfcu.com, visa.com or star.com for participating ATMs worldwide.

What is the exchange rate when I arrive to another country?

The exchange rate is determined by the rate of exchange on the date of purchase. Using your Global Prepaid Card at an ATM can be less expensive than using a currency exchange to get foreign currency.

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 the local exchange rates before you travel. This helps you to understand what goods and services are actually costing you.

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 as follows:

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 you may incur additional charges from your mobile phone service provider whether calling within the U.S. or from outside the U.S.

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

For security purposes and fraud prevention, your 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 these countries by calling customer support at 855-657-8588.

Why might my Global Prepaid initial load/reload be declined?

You have not registered a funding account on the website; the name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the website; the debit/credit card expiration date or 3 digit code listed on the website is incorrect or the load limit or other applicable limits have been exceeded.