



VISA
Gift Card

Visa Gift Card

Getting Started using your online account tools at www.mapprepaid.com:

1. Go to: www.mapprepaid.com
2. Select "First Time Visitor"
3. SIGN IN: Enter your card number AND the last 6 digits of your card number as a temporary password.
4. VERIFY IDENTITY: Enter 3-Digit Security Code located to the right of the signature strip on the back of the card.
5. CHANGE PASSWORD: Re-enter the last 6 digits of your card number THEN create a New Password as prompted.

Benefits of using www.mapprepaid.com

Adding your personal information can reduce the risk of fraud and allow you to make Internet, telephone or mail order purchases.

Review Website balance and transaction data to avoid unnecessary fees.

Terms and Conditions

Definitions

"Agreement" means these Terms and Conditions.

"We" "us" and "our" refer to MAP, LLC the administrator of this card on behalf of the financial institution offering this card.

"You" and "your" refer to the person who has obtained a Card from us.

"Card" means "Prepaid Gift Card".

Our "Business Days" are Monday through Friday; Federal holidays are not included.

"State" means the State of Washington.

Agreement; Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment upon notice by us to you, and further agree that this Agreement is binding on your successors, representatives and assignees

Card Not 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), National Credit Union Administration (NCUA), or any other federal or state agency.

Ownership and Use of the Card

The Card is and will remain our property. However, you will be solely and completely responsible for the possession, use and control of the Card. You must surrender the Card to us immediately upon request. The Card may not

be used for Internet lottery, betting, or gambling transactions or for any illegal transactions.

Expiration; Renewal

Each Card shall have an expiration date displayed on the front of the Card. Cards will not automatically renew upon expiration.

Upon expiration, the Card will no longer be valid and all funds associated with the Card will no longer be accessible.

Honoring Transactions; Negative Balances

We will honor all transactions initiated or authorized by you or the Card holder. We shall dishonor a transaction when the Card has an insufficient balance to cover such transaction. We may dishonor a transaction for Internet lottery, betting, or gambling transactions or for any illegal transactions.

Please be advised that certain types of merchants, including but not limited to, 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 shall not be honored, even though the value remaining on your Card is sufficient to cover the actual amount of your purchase.

Types of Available Transfers

In order for you to make purchases via mail order, phone order, or via Internet, you must first register your card. You or someone you have authorized by giving them the Card (even if that person exceeds the authority), may use the

Card to:

1. Pay for purchases or services at places that accept Visa
2. Make balance inquiries on the Card.

Some of these services may not be available from us at all times or at all terminals at all times.

Limitations on Transfers

All debits are limited to the amount of money loaded on the Card. Certain limits exist on

- the frequency, amount and timing of transfers you may arrange with third parties or make from POS terminals with the Card is limited each Business Day.

To learn more about these limits, call the toll free number located on the back of your card. There may be other limitations on the types, frequency, timing and amount of transfers established by us from time to time, without notice, for security purposes.

Our Obligation for Failure to Make Transfers

If we do not complete a transfer to or from the Card on time and in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money on the Card to make the transfer. This shall include an insufficient balance due to our disclosed fees set forth herein.
2. If the terminal or system was not working properly.
3. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

Our Right of Offset

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. This includes the right to debit any fees assessed in accordance with these Terms and Conditions.

Our Security Interest in the Card

You grant a security interest in the Card to us and our affiliates for any and all indebtedness owed by you to us or to our affiliates, however and whenever incurred or evidenced. Such security interest is not in derogation or substitution of our right to offset against the Card.

Notices

General Notice of modifications to this Agreement shall be posted to our website and shall take effect after thirty (30) days. It is your responsibility to monitor the website for any changes. Notices from you to us will be effective upon our receipt and reasonable time to process. Notices to you from us will be effective upon mailing to the last known address or email address shown by our records or as otherwise provided in this Agreement.

Cancellation of the Card; Terminating Access

We may cancel the Card or terminate electronic access to the Card with or without cause and without prior notice to you.

Documentation of Transfers

You can get a receipt at the time you make any transfer from the Card using POS terminal. Card activity and Card balance will be provided electronically. Such informa-

tion can be obtained at the following website: www.maprepaid.com. The Card balance at any time shall be determined by us from our books and records of transactions. Should you have any questions about your electronic transfers telephone us at 1-866-906-4170 or write to us at www.maprepaid.com. You can get a receipt at the time you make any transfer from the Card using a POS terminal. A monthly Card statement will be made available to you showing Card activity and balance. Statements will be provided electronically. The Card balance at any time shall be determined by us from our books and records. A statement is deemed made available to you when such statement or notice of the availability of the statement is electronically transmitted emails as shown by our records for the Card or as otherwise agreed. In the event an emailed or notice or statement is returned to us, then each subsequent statement is deemed made available to you at the time we would have produced such statement. Receipts and statements will constitute admissible evidence.

Ownership and Withdrawal Disputes

If ownership of or the right to use the Card becomes in dispute for any reason, we, in our discretion, may refuse to authorize transactions or refund any portion of the balance until the dispute is settled.

Service Charges for Transfers; Fees and Penalties

We will charge the Card for transactions and service charges according to this Agreement, which may be modified by us from time to time. You agree to pay the fees and penalties assessed by us according to this Agreement. All fees and penalties (when applicable)

will be automatically assessed against the Card, and you will be responsible for any deficiency. You understand and agree that federal law governs financial institutions as to the fees charged by financial institutions for their services. Any Card business transacted at a merchant or financial institution will be governed by this Agreement. You may be charged an additional fee or surcharge by the owner of the POS terminal for its use.

PRICING SCHEDULE

The following fees apply to the Card and will be applied to the card balance:

Description	Amount	Frequency
Cardholder Service Fees		
Customer Service Rep.	\$3.95	Per Occur
VRU Access	\$1.95	Per Occur
Cardholder Website	<i>No Charge</i>	
Inactive Account**	\$2.50	Per Month
Negative Balance Fee	\$5.00	Per Occur
Card Replacement		
Lost/Stolen Card Replacement	\$15.00	Per Occur
Damaged Card Replacement	\$15.00	Per Occur
Conversion Fee		
Paper Check Conversion	\$20.00	Per Occur
Value Unload	\$15.00	Per Occur

***A Card is inactive/dormant beginning at the end of the 13th month in which the Card has no monetary activity (i.e., no value loaded to card, no purchases) and continuing until the card has monetary activity or the Card balance becomes zero.*

TRANSFERS DISCLOSURE STATEMENT

Notification of Lost or Stolen Card

Tell us AT ONCE if you believe your Card has been lost or stolen. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from the Card without permission, call us at: 1-866-906-4170 or write to us at: Cardholder Services, mapprepaid.com.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at: 1-866-906-4170, or write to us at: Cardholder Services, www.visaprepaidprocessing.com/map/toyourcard, as soon as you can, if you think a statement or receipt is wrong or if you need more information about a transfer listed on the Card statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and Card number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. Tell us the date, time and location of the suspected error.

If you tell us orally, we may require that you send us a confirmation of 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 calendar days (or 90 calendar days for a Point of Sale transaction or a transaction initiated outside the U.S.) to investigate your complaint or question. If we decide to do this, we will credit the Card within 10 Business Days for the amount you think is in error, so that you will have 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 the Card. We will tell you the results within 3 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.

Unclaimed Funds

The balance on the Card may become unclaimed funds escheatable to the State if, as shown by our records, you have not, within the statutory period, caused any activity or received any payments with regard to the Card, indicated any interest in the Card, corresponded with us concerning the Card, or otherwise indicated an interest in the Card as evidenced by a writing on file with us, or transacted any business with us.

Disclosure of Card Information

We may disclose information about the Card or the transfers made to third parties:

1. Where it is necessary for completing transfers, or
2. In order to verify the existence and condition of the Card for a third party such as a credit bureau or merchant, or
3. In order to comply with government agency or court

- orders, or
4. If we cancel the Card due to a deficient balance or to protect or enforce our legal rights, or
 5. If we otherwise deem appropriate, to the extent permitted by law.

Credit Bureau Reporting Notice

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a consumer (credit) reporting agency, such as ChexSystems, if you fail to fulfill the terms of your obligations under this Agreement. If you believe that we have information about you that is inaccurate or that we have reported or may report to a credit reporting agency information about you that is inaccurate, please notify us of the specific information that you believe is inaccurate by writing to www.mapprepaid.com.

Waiver

Failure by us to exercise any of our rights under this Agreement shall not be a waiver of any of our rights.

Severability

In the event that one or more provisions of this Agreement shall for any reason be held invalid or illegal, such holding will not affect the enforceability of any other provision.

Force Majeure

We will have no liability for any delays or failure of performance caused in whole or in part by fire, labor disputes, power failures, acts or omissions of civil authorities, civil disturbances, computer malfunction, or any causes beyond our control.

Limitation of Liability

You agree that in performing the duties imposed under this Agreement in no event will we be liable for any consequential, indirect or special damages.

Governing Law

This Agreement will be governed by federal law and where not in conflict with federal law, the laws of the State of Washington, without regard to conflict of law principles.

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