

Your Ocean Financial Visa® gift card can be used to make purchases everywhere Visa® debit cards are accepted.

DO I NEED TO CALL IN AND ACTIVATE MY GIFT CARD?

Yes, call 1.866.244.5360 in order to activate and use your card at Visa® merchants. You will also be provided a personal identification number (PIN) that you may choose for point of sale (POS) transactions.

DO I NEED TO RETRIEVE A PIN WITH MY GIFT CARD?

Yes, you should retrieve a PIN by calling 1.866.244.5360 to use for POS purchases only.

CAN I USE MY PIN NUMBER TO GET CASH OUT OF THE ATM?

No, the PIN cannot be used for ATM or Cash Advances. The PIN is for Merchant POS Purchases only.

SHOULD I SELECT DEBIT OR CREDIT AT THE POINT OF SALE?

Select credit for signature transactions and debit for POS transactions using your PIN.

HERE ARE SOME TIPS WHEN USING THE CARD AT:

- **Restaurants, Beauty Salons, Hotels, Car Rental Agencies** — it is customary for service-orientated or travel companies to require an available balance over the purchase amount (usually 25%) to ensure sufficient funds for tips or incidental expenses.
- **Gas Stations**—Paying at the pump using the card requires at least a minimum balance of \$100. However, only the actual amount spent will be deducted from the card. If your Gift Card balance is less than \$100, you can use the card inside the station as long as the purchase does not exceed the remaining balance.
- **Online Merchants** — In order to use this card for merchants who use address verification to authenticate purchases, you must register your card online at www.harlandclarkegiftcard.com. Login as a Returning Cardholder and follow the instructions to register your card. Your card may not be used at age restricted online merchant sites.

HOW DO I CHECK THE BALANCE OF MY GIFT CARD?

Go to www.harlandclarkegiftcard.com or call 1.866.244.5360.

HOW DO I VIEW THE TERMS AND CONDITIONS OF MY GIFT CARD?

Go to www.harlandclarkegiftcard.com.

WHAT IF MY PURCHASE IS DENIED?

The card's available balance is probably less than purchase amount. Call 1.866.244.5360 for the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant.

HOW ARE MERCHANDISE RETURNS HANDLED?

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa debit purchase.

CAN I GET CASH BACK FROM A MERCHANT?

No, cash back is not an option on your Gift Card, unless required by law.

IS MY GIFT CARD A CREDIT CARD?

No, it is a prepaid Visa card that carries a fixed cash amount determined by the Gift Card purchaser. Each time you use the card, the purchase amount is deducted from the available balance.

CAN MY GIFT CARD BE RELOADED?

No, the card cannot be reloaded.

WHAT HAPPENS IF MY GIFT CARD IS LOST OR STOLEN?

You should immediately report any problems or a lost or stolen card by calling our 24-hour toll-free support line at 1.866.244.5360. A replacement card will be issued and any available balance will be transferred to the new card, less the \$5 lost/stolen fee that will be deducted from your card's available balance (a new card issuance fee may also apply).

DOES MY GIFT CARD HAVE AN EXPIRATION DATE?

Yes. The expiration date is 7 years from date of manufacture of card. The funds on this card will be available until spent or until the date shown on the front of the card which is at least 5 years from the date the value was loaded.

WHAT HAPPENS IF THERE IS A BALANCE REMAINING AFTER MY GIFT CARD EXPIRES?

After the expiration date shown on the front of the card any remaining funds will no longer be available.

CAN MY GIFT 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 Visa merchant puts an item through without prior authorization. If an overdraft occurs, you will be required to make a payment to Cardholder Services to cover the negative amount.

Payments should be sent to: **Cardholder Services • PO Box 7235 • Sioux Falls, SD 57117-7235**

HOW ARE DISPUTES HANDLED?

Simply call our toll-free customer service number, 1.866.244.5360, and they will walk you through the process.

FEES AND CHARGES ON YOUR CARD

The following fees and charges are imposed by us and will be charged to the Card.

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| Inactivity Fee | Following 12 months of inactivity on Card from time of value load | \$5.00 per month |
| Cash Out/ Lost, Stolen Replacement Card Fee | New card issuance fee may also apply | \$5.00 |

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TERMS & CONDITIONS

The full Cardholder Agreement containing the terms and conditions for your gift card may be viewed at www.harlandclarkegiftcard.com.

For any additional questions regarding your Gift Card please contact us at 1.866.244.5360.

Please record your Gift Card number and keep it in a safe place in case your card is lost or stolen.