



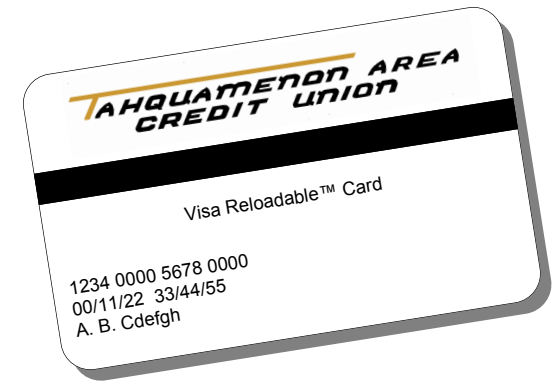
**FOUR CONVENIENT BRANCH LOCATIONS**

**Newberry**  
South Newberry Avenue  
Newberry, Michigan 49868  
Phone: (906) 293-5117  
Toll Free: (800) 575-5117

**Engadine**  
N 6747 M-117  
Engadine, MI 49827  
Phone: (906) 477-9932

**Pickford**  
115 East Harold Street  
Pickford, Michigan 49774  
Phone: (906) 647-8111

**Rudyard**  
South Mackinac Trail  
Rudyard, Michigan 49780  
Phone: (906) 478-4281



**Visa Reloadable™**

**Terms & Conditions**



South Newberry Avenue  
Newberry, Michigan 49868

## Terminology

“Agreement” means these Visa Reloadable Card Terms and Conditions. “We” “Us” and “Our” refer to Tahquamenon Area Credit Union. “You” and “Your” refer to the person who has obtained a Card from us. “Card” means the primary Visa reloadable Prepaid Card and any secondary reloadable Cards obtained from us. Our “Business Days” are Monday through Friday; Credit Union Holidays are not included.

## Agreement; Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, activating the Card, and 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, and further agree that this Agreement is binding on your successors, representatives, and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address or email address shown for the Card on our records or has been posted on our Web site or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice. You must be a resident of the U.S. to purchase this Card.

## Before Using the Card

You must (i) activate the Card by calling the number indicated on the sticker on the front of your Card, or signing on to our secure website; and (ii) sign the reverse of the Card. Write down your Card number and the Customer Service Number on a separate piece of paper in case the Card is ever lost or stolen.

Please read the full Terms and Conditions of use at [www.tacumi.com](http://www.tacumi.com) as they set out the Agreement between you and us. These Terms and Conditions may change as required by law. You will be deemed to have accepted the full Card terms of the Agreement if you do any of the following: (1) use the card or (2) activate the card. Please sign the back of your Reloadable Prepaid Card immediately upon receipt.

## Using Your Card

The Visa Prepaid Card is a reloadable stored value card. It is neither a credit card, nor a FDIC insured deposit account. This card is issued by Tahquamenon Area Credit Union; pursuant to a license from Visa U.S.A., Inc. Your Card allows you to access your prepaid funds at ATMs, which display the Visa/Plus/Interlink brand. You may also use your Card at merchants who accept VISA debit cards worldwide. Activate your Card by calling toll-free, 1-866-760-3156 or visit us online at [www.tacumi.com/services.html](http://www.tacumi.com/services.html). You will be required, for validation purposes, to provide personal information. During activation you will be given a PIN. You may also select your own PIN. You will need your PIN to access cash from ATMs and to use at Plus and Interlink merchants. You may use your Card after activation. The Card is non-transferable. The person who purchases the Card is the only person authorized to use the Card. You may request two additional Cards when you order your Card for any user you authorize, which will have to be separately activated and which can be used in the same ways as the Card at ATMs and merchants that accept VISA debit cards. You are responsible for all authorized transactions made with this additional Card. Only the primary cardholder can load funds to the account. You may only use the Card when there is a balance available on the Card and only up to the amount left on the Card and any transaction fee due. All use at an ATM or for purchases will be deducted from your Card, including any transaction fees. Any transaction made that exceeds the available balance will be declined.

## Card Reloading

Please bear in mind the number of loads on a Non-personalized card is limited to three including the initial load. Personalized cards have unlimited reload capabilities. You can also add value at [www.tacumi.com/services.html](http://www.tacumi.com/services.html) or by calling toll free 1-866-760-3156 by initiating funds transfer from your designated funding account. *Funds may not be available for immediate use after you have initiated the transfer.*

## Card Account Fees and Charges

**Card Fee-** \$10.00 if a member orders from a local branch and \$10.00 plus shipping as advised when ordering on the telephone or online.

**Reload Fee-** \$5.00 to reload value onto your Reloadable Visa Card. (Please remember Non-Personalized cards are limited to 3 reload including the initial value load.)

**ATM Fee-** \$1.00 ATM withdrawal fee per ATM withdrawal in the US and \$3.00 elsewhere in the World.

**Bank Cash Advance Fee-** \$2.00 per withdrawal in the US and elsewhere in the world.

**Account Maintenance Fee-** \$1.00 each month beginning on the 12th month of inactivity on the Card, as long as there is a balance remaining on the Card.

**Overdraft Fees-** In the event your Card has a negative balance, you will pay us on demand the debit balance and you may be charged a \$20.00 fee.

**Foreign Exchange-** If a card transaction is made in a currency other than that loaded on the Card, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed. The exchange rate used is the Wholesale money market or the government-mandated rate increased by 7% (including the VISA handling charge of 1%)

**Card Replacement Fee-** \$15.00 for lost and stolen Card replacement.