

Hawaiian Financial Federal Credit Union International Visa® Prepaid Cardholder Frequently Asked Questions

How does the Hawaiian Financial Federal Credit Union International Visa Prepaid Card work?

The Hawaiian Financial Federal Credit Union International Visa Prepaid Card is a reloadable prepaid Visa debit card, which means you can spend up to the value placed on the card anywhere Visa debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at Visa ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card. When used in international markets where merchants authorize with the Chip & PIN on the front of the card instead of the magnetic stripe on the back of the card, the Hawaiian Financial Federal Credit Union International Visa Prepaid Card helps minimize unnecessary declines.

How do I know the balance on my Hawaiian Financial Federal Credit Union International Visa Prepaid Card?

You can check your balance at our website www.hificu.com, by calling your local branch, or by calling customer support at (855) 657-8588. Since a merchant may not be able to tell how much money is on the card, keeping track of your balance is a sure way to know how much you have to spend.

Where can my Hawaiian Financial Federal Credit Union International Visa Prepaid Card be used?

Your card can be used to make purchases at millions of Visa debit locations worldwide and to obtain cash at any Visa ATM worldwide. Your card can also be used with Visa merchants in countries which only accept cards with a Chip. However, note that some unattended kiosk terminals outside the U.S. such as luggage cart rentals, parking garages, even transit terminals may decline your Hawaiian Financial Federal Credit Union International Visa Prepaid Card due to the way the authorization is sent.

Are there transaction or reload limits?

Purchase transactions are unlimited, up to the balance remaining on your card. However, for the protection of our 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 Visa merchant is allowed at US Visa merchants only. To learn more about the current limits, please reference your terms and conditions.

Who can order or use the card?

Our Hawaiian Financial Federal Credit Union International Visa Prepaid Card can be purchased by any member in branch or online by anyone that has a valid Hawaiian Financial FCU debit or credit card registered in his or her name. The individual

purchasing 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 Hawaiian Financial Federal Credit Union International Visa Prepaid Card. Primary cardholders can order online up to 4 personalized secondary cards for family members. When purchasing a secondary card for family members, be sure to go over all the terms and conditions that accompany the card. This is particularly important for persons who are under the age of 18 or who lack experience with using these types of cards.

Can I purchase a Hawaiian Financial Federal Credit Union International Visa Prepaid Card as a gift?

No, Hawaiian Financial Federal Credit Union International Visa Prepaid Cards cannot be given as a gift. You purchase the Hawaiian Financial Federal Credit Union International Visa Prepaid Card for your own personal use.

How do I get a Hawaiian Financial Federal Credit Union International Visa Prepaid Card?

You can order Hawaiian Financial Federal Credit Union International Visa Prepaid Cards directly at this site or visit a branch and purchase one in person.

Does the cardholder need to sign an agreement?

Each card is distributed with Terms & Conditions. This document fully explains the terms and conditions regarding the use of the card. This document can also be viewed online. The cardholder accepts the terms and conditions by signing the back of the card, using the card, or receiving the card by request.

How do I activate my Hawaiian Financial Federal Credit Union International Visa Prepaid Card and obtain my PIN?

The cards are activated by choosing the Activate Card option on our website www.hificu.com and an assigned PIN will display, or by calling the toll free customer support number at (855) 657-8588 and a PIN is assigned during the activation call. You will have the option to select a new PIN should you desire.

What happens if I need to return an item?

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa transaction and may take up to 7 business days to be credited to your Hawaiian Financial Federal Credit Union International Visa Prepaid Card. The merchant may credit your Hawaiian Financial Federal Credit Union International Visa Prepaid Card, provide a cash refund or issue a store credit.

What if the purchase is denied?

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Hawaiian Financial Federal Credit Union International Visa Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. If a merchant attempts an authorization greater than the balance remaining on your gift Card, it may be declined. Use of the card at automated fuel dispensers requires that a specific minimum balance be available on the card, which is determined by the issuer of the Hawaiian Financial Federal Credit Union International Visa Prepaid Card, in order to complete the transaction. For example, the issuer may require that there is a minimum balance of \$175 on the card in order to utilize the card at an automated fuel dispenser. Again, only the actual amount spent will ultimately be deducted from the card.

Can I use the Hawaiian Financial Federal Credit Union International Visa Prepaid Card to make a purchase that is larger than the balance on the card?

No. However, you may pay a portion of the purchase with the available balance on your Hawaiian Financial Federal Credit Union International Visa Prepaid Card and then request to pay the balance of the purchase with cash, check, or another credit/debit card.

Can I reload the Hawaiian Financial Federal Credit Union International Visa Prepaid Card?

Yes, to reload using the funding account(s) registered online, cardholders can visit our website www.hificu.com, call the number listed on the back of their card, or visit their local branch. Any applicable fee for reloading via the website or by phone will be charged to their funding source, along with the value being added to their card. Some issuers also allow the ability to have direct deposits set up from an employer, refer to your terms and conditions to confirm this option is available.

Why might my initial load or reload be declined?

Possible reasons your initial load or reload might be declined are: you have not registered any funding accounts on the website; the name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the Hawaiian Financial Federal Credit Union International Visa Prepaid Card 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. First, verify your funding account information and the total number of reloads performed to date. If this does not resolve the issue, call the toll-free number on the back of your card to discuss other limits that may have been exceeded.

Can the card ever 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, the cardholder can dispute the transaction if it was not legitimate, otherwise you will be required to either reload funds onto the card or make a payment to Cardholder Services to cover the negative amount.

Can I have my employer paycheck deposited onto my Hawaiian Financial Federal Credit Union International Visa Prepaid Card?

Yes, if your employer (or the initiating company) can process a direct deposit to your card. Simply log into your account on this website and download the direct deposit form with your Hawaiian Financial Federal Credit Union International Visa Prepaid Card's specific routing transit and account number and give it to your employer's HR/payroll department.

How do I find an ATM when I travel - particularly overseas?

Visit the ATM locator found at this website or at www.visa.com for participating Visa ATMs both domestic and abroad.

Charges made in foreign currencies

If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by Visa U.S.A. Inc. into an amount in the currency of your Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa U.S.A. Inc. from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa U.S.A. Inc. itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the Issuer will assess a foreign currency conversion fee of 1% of the transaction amount ("foreign currency conversion fee"). The foreign currency conversion fee applies to all transactions made, conducted, processed, utilizing or denominated in a currency other than the currency of the United States of America, including but not limited to transactions initiated by internet or telephone while you are physically located in the U.S. but processed by a merchant in a 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.

What happens if my Hawaiian Financial Federal Credit Union International Visa Prepaid Card is lost or stolen?

We provide 24-hour toll-free support. Immediately report any problems or a lost or stolen card 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 or stolen cards and emergency card replacement. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges. If traveling internationally or far from home, a secondary card should be considered. That way, if the primary card is lost or stolen, the secondary card can immediately be used to access the funds without having to wait for a replacement card as international delivery times will be longer than domestically.

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 are the following:

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

If you need to call from another country dial the appropriate exit code, followed by 1-(954) 835-2345. Keep in mind that you may incur additional charges from your mobile phone service provider whether calling within the US or from outside the US.

What is a Global Chip & PIN bank card and authentication?

Chip & PIN, also known as EMV, 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, enabling both US and non-US merchants to have the ability to accept the card. EMV PIN transactions are more secure than those requiring a signature, and protect you against fraud.

Are any countries blocked from using the Hawaiian Financial Federal Credit Union International Visa Prepaid Card to make purchases?

For security purposes and fraud prevention, your Hawaiian Financial Federal Credit Union International Visa Prepaid Card will decline if attempts are made to use it at merchants in the countries sanctioned under the US Treasury Department's Office of Foreign Asset Control (OFAC). You can obtain the most recent list of those countries by calling customer support at (855) 657-8588.

What recommendations are there for ensuring hassle free use of my Hawaiian Financial Federal Credit Union International Visa Prepaid Card?

- Notify the Credit Union of extensive domestic and/or international travels.
- Inquire about potential international fraud blocks before you travel.
- Test your card to confirm that you have the valid PIN.
- Verify that your card will not expire while traveling.
- Carry alternative payment methods (i.e. additional debit/credit cards).
- Do not pack all payment methods together (i.e. put one in a suitcase, another in a purse or wallet).
- Remain observant for pick pockets.
- Photocopy all cards front and back and keep separate copies on hand.
- Save all receipts and verify against your statement.
- Never leave valuables such as prepaid cards in the car, not even in the glove compartment or trunk.
- Report lost or stolen cards and unauthorized transactions immediately.
- Be aware of your surroundings when entering your PIN at an ATM or checkout counter.
- Keep our customer support phone number on hand as it is available 24/7/365 for assistance.

For general information about prepaid accounts, visit cfpb.gov/prepaid