UNITEDSCRIP

Welcomes the Visa® prepaid card



This offer will begin November 3, 2010 ending April 31, 2011.

Available in \$25 & \$50 denominations with a 2% contribution to your Non-Profit Organization.

The Visa® prepaid card is an excellent addition to your scrip program. Offering the Visa prepaid card will provide your participants the freedom to support your local retailers not currently participating in our program. The Visa prepaid card is accepted at all locations that accept Visa.

Gift Giving – The Visa prepaid card makes an excellent gift. Every card will be packaged in an envelope that will include the card affixed to a carrier with proper denomination of said card, all applicable terms and conditions, valid thru date, how to register in case of loss and the Know Before You Go insert. All inserts clearly define all the terms and conditions that apply to the Visa prepaid card.

IMPORTANT FACTS

- Visa prepaid card will retain its full value for six months from the time of purchase from UnitedScrip, Inc. Beginning the seventh month a \$3.00 monthly service fee will be applied to the card. This \$3.00 fee will apply each month until replacement is requested by the authorized user or until value has been depleted to zero.
- Authorize your Visa Card upon receipt by signing and registering card on <u>www.prepaidrewardscenter.com</u>. This will enable you to redeem the card for online shopping, replace due to loss or replacement due to validation date. Please know that additional fees also apply to the authorized user for replacement of card for any reason.

KNOW BEFORE YOU GO (as written on the insert)

Check Your Balance – Call 1.866.578.0117 or visit
 <u>www.prepaidrewardscenter.com</u> where you can enroll for text alerts that will
 provide purchase and balance information. Customer service representatives
 may only provide account information to the cardholder.

- At Checkout Always know the exact available balance of your card and select the CREDIT transaction button to ensure approval. Selecting Debit will decline your transaction. If your amount due is larger than your balance available, please select an additional form of payment such as cash or credit card. See Split Tender below.
- Restaurants Many restaurants will automatically authorize 20% more than your bill to cover the tip. However, only the amount you sign for will be charged. Should you decide to leave a tip for less than 20%, or via another payment, the additional authorized amount will be returned to your card balance within 5-7 business days. For example, if your meal was \$20, you must have at least \$24 available on your prepaid card or the card will be declined.
- At Gas Stations Please present your card to an attendant inside the gas station. Your card will not work at the pump.
- Online purchases Visit the cardholder website at <u>www.prepaidrewardscenter.com</u> and register your name and address before shopping. Often time online merchants do not accept multiple forms of payments, so be sure your purchase balance is less than your card balance to ensure a smooth experience.

Partial Payment using Visa Cards

 Split Tenders – It is important to always check with your retailer how they handle split tender transactions. Most national retailers will accept the Visa card for partial payment, with the additional amount due made by cash, check or credit card. Some however will not accept more than one form of payment for each transaction made. A split tender transaction is another reason to always know your Visa Reward Card balance to ensure a smooth experience while checking out.

Questions or Concerns contact – UnitedScrip, Inc. 1.864.886.9701 or email: cmrampey@unitedscrip.com

Legal Disclaimer - The Visa prepaid card is not redeemable for cash or usable at any ATM. Terms and Conditions apply to the card. Subject to applicable law, a monthly maintenance fee of \$3 (USD) applies but is waived for the first six months after the card is issued. Your card is issued by MetaBank $^{\text{TM}}$ pursuant to a license from Visa U.S.A. Inc. Cards can be used at any merchants that accept Visa debit cards.

Terms and Conditions – *Visit www.prepaidrewardscenter.com*