

## The BankWest VISA® Christmas Dollars Stored Value Card

### **Q. How do I activate my stored value card?**

- A. The stored value card resembles the prepaid gift cards you can purchase at major department stores and requires no action to activate. The dollar value will be loaded on the Card by 5:30 p.m. the day you receive it (Monday through Friday). Special arrangements will be made for Cards picked up on weekends. The value of your Card will be determined by your approved loan amount (\$500, \$1000, or \$1500). Please sign your Card immediately.

### **Q. How do I use my Card to make purchases?**

- A. The stored value card is used at participating merchants just like a credit card for purchases up to your loan amount. At the point of sale, the Card is treated as a **'credit'** since there is no pin number tied to the Card.

### **Q. What if I lose my stored value card?**

- A. Tell us immediately if your Card has been lost or stolen. If you believe your Card has been lost or stolen, call toll free 1-800-253-0362 or 605-224-7391 during the following regular business hours: Monday-Friday 8 am (CST) to 7 pm (CST) and Saturday 9 am (CST) to 5 pm (CST). You may incur no liability for unauthorized use of your Card provided that you notify us within a reasonable time after learning of the loss or theft, subject to conditions outlined in the Terms and Conditions for this program.

### **Q. Where can I use my stored value card?**

- A. You may use your Card to pay for purchases at participating retail establishments that have agreed to accept the BankWest Visa® Christmas Dollars Stored Value Card and are equipped with a point-of-sale terminal that can process VISA transactions. Look for the BankWest Christmas Dollars posters displayed by the merchant. A complete list of participating merchants is available at any BankWest location as well as the BankWest website ([www.bankwest-sd.bank](http://www.bankwest-sd.bank)). This listing is updated as merchants sign up to participate in the program.

### **Q. Can I use my stored value card to get cash?**

- A. You are **NOT** permitted to use the Card to access cash at an ATM, at any merchant, or at any BankWest branch location. The Card is for the purchase of goods and services only.

**Q. What if I make a purchase over the amount left on my Card?**

A. It is the responsibility of the cardholder to keep track of the Card balance. If you use your Card to make a purchase greater than the remaining balance, you must tell the merchant before completing the transaction. The merchant will require payment for the excess by cash or credit. In any case, where you are given value through the Card greater than the remaining balance, we may at our discretion either

- 1) Ask you to pay us on demand the amount by which your transactions exceeded the amount stored on the Card; or
- 2) Add the amount by which your transactions exceeded the amount stored on the Card to your outstanding loan balance.

A **\$40.00** fee will be charged per occurrence for use of Card in excess of amount stored.

**Q. Is there a limit to the frequency of transactions or dollar limit per day on my Card?**

A. The use of your Card at any merchant using a point-of-sale terminal does not have a daily limit. You are limited only by the balance remaining on your Card.

**Q. How can I check the balance on my Card?**

A. It is important to keep all your receipts from purchases made with your stored value card. To check the balance remaining on the Card, call BankWest Customer Service at 224-7391 or 1-800-253-0362 during regular business hours. Business days are Monday-Saturday, and business hours are Monday-Friday 8 am (CST) to 7 pm (CST) and Saturday 9 am (CST) to 5 pm (CST).

**Note: Returned merchandise transactions may take 3-4 business days before the store credit is returned back to the card.**

**Q. What happens if I have a balance left on my Card after it expires on **January 1, 2019**?**

A. Any unused balance on your Card will be applied against the outstanding principal balance of your Christmas Dollars loan by **January 31, 2019**.

**Q. Can I request an extension on my Christmas Dollars loan?**

A. Extensions are not permitted on Christmas Dollars loans. This is due to the short term for the loan plus it is a low interest rate loan.