



IMPORTANT INFORMATION about your Visa® Gift Card

Congratulations! You've just purchased exactly what everyone on your list wants! Smart gift-givers understand the value of saying "goodbye" to guessing and "hello" to HOW DID you know! Widget Financial Visa Gift Cards are safer than cash and can be used anywhere Visa is accepted.

A few things to keep in mind when using this card:

- Make sure to use card as CREDIT when making purchases.
- This card cannot be reloaded.
- Check your balance at <https://online.widgetfinancial.com>

Username is the 16 digits on your gift card

Password is "CARD" plus the last 5 digits on your gift card (i.e. "CARD01234")

- The card expires the last day of the month imprinted on the card, however, the underlying funds do not expire and you may request a replacement for an expired card by contacting us at 814.456.6231
- A \$1 per month inactivity fee will be deducted from the card balance beginning twelve (12) months from the date of last activity

Visa Gift Cards CANNOT be used:

- For PIN-based transactions
- At an ATM machine
- For pay-at-the-pump gasoline
- For hotels or car rentals
- For airline purchases

These are your Widget Financial Visa Gift Card Terms and Conditions. Please read them carefully and keep them for your records. Please sign your Card immediately. It is strongly recommended that you record your card number and the customer service telephone number on the back of the Card and keep this information in a safe place.

By accepting and using your Card, you agree to be bound by these Terms and Conditions.

In these Terms and Conditions, "the Card" refers to your Widget Financial Visa Gift Card. "You" and "Your" means the person who has received the Card. "We", "Us" and "Our" mean Widget Financial, our successors, affiliates or assigns. Business days are Monday through Friday (except federal holidays).

CARD USAGE

You may use the Card to pay for goods and services at all retail establishments which accept Visa debit cards. Except for telephone or online (internet) purchases, you must sign for your purchases.

The amount available on the Card will be reduced by the amount of approved purchase transaction, at the time of purchase. You should receive a receipt for each point-of-sale transaction completed with the Card, which you should retain for your records. You do not have the right to stop payment on any point-of-sale transaction originated by use of the Card. You are responsible for all transactions initiated by use of the Card. If you permit someone else to use the Card, we will treat this as if you have authorized this person to use the Card and you will be responsible for any transactions initiated by such person with the Card.

If you use the Card for gasoline purchases, you must pay with the Card at the cashier station. The Card cannot be used for "Pay-at-the-pump" transactions.

If you use the Card for a transaction greater than the remaining balance, you must tell the merchant before completing the transaction. The merchant will require payment for the difference between the transaction amount and the remaining Card balance. In any case where you are given value

through the Card greater than the remaining balance, you will pay us on demand the amount by which your transaction exceeded the amount stored on the Card.

If you wish to return any merchandise purchased with the Card, you will be subject to the merchant's return policies and any merchant fees associated with returned merchandise. If the merchant processes the return as a credit to the Card, such funds may not be available for three (3) to seven (7) business days.

Once the value of the Card has been exhausted, all transactions will be declined. The Card is not reloadable and cannot be re-used after its value has been exhausted. However, we do recommend that you keep the Card at least until you are sure you do not intend to return any purchased merchandise.

If you make an international transaction using the Card, Visa will convert any foreign currency transaction into U.S. dollars using an exchange rate for the applicable central processing date that is selected by Visa or mandated by government, and may assess an International Service Assessment Fee on all international transactions (excluding those from Puerto Rico and the U.S. Virgin Islands) that involve a currency conversion according to Visa rules in force at the time of the transaction.

BALANCE INQUIRY

You can check the balance of the Card at any time by calling the phone number that is printed on the back of the Card. You may also check the balance and a listing of any transactions online by using the log on information provided at the time of purchase of the Card.

USAGE RESTRICTIONS

This Card does not have a PIN and cannot be used to obtain cash or to make preauthorized regular payments. Use of the Card for any internet gambling transaction or for activities that appear to violate the law may not be authorized.

FEES AND CHARGES

The Card will expire after the last day of the month shown on the front of the Card, however the underlying funds are not subject to expiration. After expiration of the card, you may request a check for the remaining balance minus a check-issuance fee, by calling the number printed on the back of the Card. You will need to provide us with the Card number to cancel the Card and to receive a check. Funds not claimed within two (2) years of expiration of the card may be subject to unclaimed property laws of the State of Pennsylvania.

The fees that will apply to the Card are as follows:

- Monthly Card Maintenance Fee: \$1.00 per month, beginning in the month immediately following the 12th month after the Card was last used for a purchase transaction.
- Check Issuance Fee: \$2.00
- Escheat Fee: \$75.00

Note that other fees may apply as assessed by Visa or the merchant at which the Card is used. These fees, if applicable, will be deducted from the balance of the Card.

LOST OR STOLEN CARD; UNAUTHORIZED USE

If you believe the Card has been lost or stolen, or used without your authorization, tell us AT ONCE by visiting a branch or calling the Customer Service phone number. You are liable for all transactions that occur on the Card until you report that it is either lost or stolen. You will not be liable for fraudulent usage of the Card if you satisfy the following conditions:

- You have immediately called us and reported the Card lost or stolen, or suspicion of fraudulent activity.
- You have signed the reverse side of the Card
- You inform us of the Card number and approximate date of loss.
- You provide us with all facts of the loss, theft, and/or unauthorized use and investigation concludes that the Card is lost or stolen and that the charges are unauthorized.

DISCLOSURE OF INFORMATION TO THIRD PARTIES

We disclose information to third parties about the Card or transactions that you make using the Card:

- Where it is necessary to complete a transaction; or
- In order to verify the existence and condition of the Card; or
- In order to comply with government agency or court orders or as otherwise required by law; or
- In order to resolve an error or an inquiry regarding an alleged error; or
- For analytical purposes; or
- If we conclude that disclosure is necessary to protect you or the interests of Widget Financial; or
- If you give us your permission

ERROR RESOLUTION PROCEDURES

You may contact us regarding errors or questions about transactions arising from the use of the Card by calling the Customer Service number printed on the back of the Card. We must hear from you no later than sixty (60) days after the date of the transaction in question, and you must provide the following information:

- Your name and Card number;
- A description of the error or the transaction you are unsure about;
- An explanation as to why you believe there is an error or why you need more information; and
- The dollar amount of the suspected error.

If you contact us by telephone, we may require that you send your complaint or question in writing within five (5) business days. Generally we will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. In some instances, however, it may take up to ninety (90) calendar days to investigate your complaint or question. We will tell you the results after completing our investigation.

REVOCACTION

The Card is our property and we may revoke the Card at any time without cause or notice. However, you are solely responsible for the possession, use, and control of the Card. You must surrender a revoked Card upon request, and you may not use an expired or revoked Card. When you surrender the Card, you will be required to provide us your name and current address. Upon revocation, we will return any remaining value to you directly by check to the address you provide.

AMENDMENT

We may change the terms of the Agreement without notice, unless required by law. Changed terms will be available by visiting a branch, and will apply to the outstanding balance on the Card as well as to any transactions that you perform after the date of the change. Use of the Card after the date of the change will confirm your agreement to the change.

GOVERNING LAW

This agreement is governed by applicable federal laws and regulations and, to the extent not preempted by federal laws and regulations, by the laws of the State of Pennsylvania.