



Member FAQs for TMG Atira Reloadable Cards

- **How does my ATIRAreload card work?**

Your ATIRAreload card is a Visa prepaid card. Money available for spending is determined by the amount of money you load on the card. The ATIRAreload card carries the Visa, so you can use it anywhere Visa debit cards are accepted – in stores, online or over the phone. Each time you use your card, the purchase amount is automatically deducted from your card balance. When your balance gets low, you can add more money onto the card.

- **How long will it take to have funds credit to my card?**

The first time you load funds to the card, and the funds are coming from a savings or checking account, it will take approximately 7 to 10 business days for the credited and debited funds to register in the respective accounts. Any subsequent loads from checking or savings will take 2 to 3 business days.

- **How can I find out what my remaining balance is?**

You can obtain your account balance anytime by:

- Logging on to www.atirareload.com
- Calling South Metro and speaking to a Member Services representative
- Calling Customer Service at 866.466.0058 (954.377.4496 outside the U.S.)
- Enrolling for Text Alerts on the ATIRAreload website
- Some ATMs may offer the capability of providing your account balance

Note: Please refer to the ATIRAreload Fee Schedule at www.atirareload.com for possible fees.

- **Where can I use my ATIRAreload card?**

- Any merchant that accepts VISA debit
- Online for purchases
- Financial institutions that accept VISA debit cards for cash advances
- ATMs that accept VISA debit cards

- **How do I add money to my ATIRAreload card?**

- You can add money to your card at a South Metro FCU branch location
- Online at www.atirareload.com
- Through VISA Ready Link
- Through the direct deposit of your wages

- **What is the difference between ATIRAreload and a debit card, a credit card or a gift card?**

An ATIRAreload card is different from a debit card because your ATIRAreload card is not directly linked to your checking account at South Metro FCU. It is different from a credit card because the money that is on your ATIRAreload card is funded by you. Your ATIRAreload is different from an ATIRAgift card because the gift card is a one-time use card (it cannot be reloaded).

- **How do I find out what the PIN number is for my ATIRAreload card?**

By calling 866.466.0058 (954.377.4496 outside the U.S.) you will be provided the assigned PIN with option to change if desired (see fee schedule for possible fees.)



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- **Are there any special types of transactions I should know about before I shop with my ATIRAreload card?**
 - **Gas Stations** - Paying at the pump may cause a minimum hold until the transaction clears; consider paying inside with the attendant for the exact amount and signing the receipt instead.
 - **Restaurants** - Restaurants may authorize your card for the amount of the dining bill to verify you have enough money in your account. Make sure you have enough funds on the card to cover any additional tips or gratuities.
 - **Hotels** - Hotels may put a hold on the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, that hold may take a few days to be removed.
 - **Auto Rentals** - You may use your card for final payment for a rental car bill, however, a credit card may be necessary to reserve a rental car.
 - **Returning Purchases** - Store return policies may vary. You may receive a credit to your card, a cash refund or even a store credit, depending on the particular store. A credit to your account may take up to one week to process before it is available for use.

- **What do I do if my ATIRAreload card is lost or stolen?**

If your card is lost or stolen, please call Customer Service immediately at 866.466.0058 (954.377.4496 outside the U.S.) to report the incident. A replacement card will be sent to you and the remaining balance on your lost or stolen card will be transferred to the new card. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for possible fees.

- **How can I request additional ATIRAreload cards?**

- By calling 866.466.0058 (954.377.4496 outside the U.S.)
- By visiting a South Metro FCU branch location
- By visiting www.atirareload.com

Note: Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for possible fees.

- **Are there any age restrictions for cardholders on an ATIRAreload card?**

Yes, the age restriction for the ATIRAreload card and secondary cards is 13, per Childrens Online Privacy Protection Act (COPPA) Regulations.

- **Why do I need to activate my ATIRAreload card?**

Activation is a security measure to prevent your card from being stolen out of the mail. Activation will require you to validate your 2 digit month/day of your birthday to ensure that you have received your ATIRAreload card. The card must be activated before you are able to use it. Your ATIRAreload card can be activated by calling 866.466.0058 (954.377.4496 outside the U.S.) or visiting www.atirareload.com.

- **How do I allow another person to use my card?**

You can order a secondary card by visiting a South Metro FCU branch location. The secondary cardholder will receive their own personalized card and account number, but they will share your purse balance.



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- **Is there a minimum load amount for my ATIRAreload card?**

The minimum load amount for the ATIRAreload card is \$0.01.

The minimum load amount for the ATIRAreload card via the My Account website is \$1.00.

- **What verification information is needed for a U.S. citizen?**

A taxpayer identification number such as social security number is required to purchase the card.

- **What verification information is needed for a non U.S. citizen?**

One or more of the following: a U.S. taxpayer identification number, passport number and country of issuance; alien identification card number; or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

- **Can I send another card to someone outside the U.S.?**

Yes, but a U.S. address of the primary cardholder will need to be entered into the appropriate fields. The secondary card will be sent to the primary cardholder's address. The primary cardholder can then ship the card to wherever it is needed.

- **How do I set up direct deposit with my ATIRAreload card?**

Complete a direct deposit form at your employer directing all or a portion of your wages to your ATIRAreload account number (this is different than the card number.) You can also set up direct deposit from your checking or savings account to your ATIRAreload via My Account site at www.atirareload.com.

- **How can I access cash?**

Use your PIN number to withdraw funds from any ATM where Visa debit cards are accepted. To withdraw funds from a financial institution, present the card to the teller and ask for a cash advance. In some instances, retailers will allow you to obtain cash back after making a purchase when you enter your PIN and select "debit" on the point of sale terminal. Please refer to the ATIRAreload card Fee Schedule at www.atirareload.com/fees for possible fees. To locate an ATM near you, visit <http://www.atirareload.com/atm>.

- **Does the balance on my ATIRAreload card earn interest?**

No, interest will not be applied to your ATIRAreload card balance.

- **Can I use my ATIRAreload card as a signature card?**

Yes, the ATIRAreload card can be used to make purchases at almost all merchants that accept Visa debit cards. You can simply select "credit" and provide the merchant with your signature on the receipt at the point of sale terminal.

- **Is there a limit to the number of ATIRAreload accounts I can have?**

Each person is only allowed to have one card in their name, but the primary cardholder can order up to six additional cards that will be attached to the same purse balance.



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- **What should I do when I've spent the original amount I put on the ATIRAreload card?**

You can simply add more money to your ATIRAreload card. The card is good for two years, so you will want to keep your card even if the balance is depleted and you decide not to add additional money to it. Also, in case you need to return any purchased items, you might be asked to present the card when returning items purchased with the card.

- **What if I want to purchase an item that costs more than the balance on my ATIRAreload card?**

To make a purchase greater than the balance on your card, you will need to use a second payment method—cash, check, or credit card—to cover the difference. When making your purchase, you must tell the cashier in advance how much to deduct from your card and how much you will pay with the second payment method. However, not all merchants can handle these “split tender” transactions; and, if you try to purchase an item of greater value than your card balance, your card will be declined.

- **What should I do if my ATIRAreload card is declined?**

If a transaction is declined, the merchant will let you know. To help prevent this, keep track of your balance by visiting www.atirareload.com, setting up text message alerts, calling 866.466.0058 (954.377.4496 outside the U.S.) or by contacting South Metro FCU.

- **What if I change my mind and want to cancel a purchase?**

You will need to contact the merchant directly to request a transaction to be canceled. If the merchant cancels a transaction at your request, it may take three to seven business days for the authorization hold to be removed from your card.

- **What if I need to return an item that I purchased with my ATIRAreload card?**

Present your ATIRAreload card at the time of a merchandise return. If the merchant's return policy allows it, the merchant will credit the amount of the purchase back onto your card. Remember to save your purchase receipts and your card even after the funds have been depleted, in case you have merchandise returns. When returning an item purchased online, have your card number available in order to process the return. The merchandise value will be credited back to your card within three to seven business days.

- **How long can I use my ATIRAreload card?**

You can make purchases using your ATIRAreload card until the expiration date shown on the card, or until the value of the card has been depleted. If an activated card has a balance at expiration, a new card will automatically be sent to the cardholder.

- **What are the fees associated with my ATIRAreload card?**

Please refer to the ATIRAreload Fee Schedule that was included with your card or at www.atirareload.com/fees.

- **Does my ATIRAreload card have an expiration date?**

Yes, the ATIRAreload card has a 2 year expiration date that is printed on the front of the card.



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- **How do I renew my ATIRAreload card?**

If your ATIRAreload account is active, a new card will be sent to you at the address on the system. If your card is not active, you will not automatically receive a new card. If you wish to receive a new card, please call customer service at 866.466.0058 (954.377.4496 outside the U.S.). Be advised that cards can only be shipped to an address in the United States.

- **How can I track my spending?**

Each month you can access an account statement detailing each deposit, purchase and withdrawal made with your card. Visit www.atirareload.com to access your account statements. Please visit www.atirareload.com/fees for possible fees.

- **Will I be assessed ATM charges for using the ATIRAreload card at local financial institutions?**

Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for ATM fees. Some financial institutions or ATM owners may assess a fee when using their ATMs for any purpose.

- **When I make a withdrawal at an ATM, the screen prompts me for account (e.g., Savings, Checking, Money Market, etc.). Which do I choose?**

Always select CHECKING when making an ATM withdrawal.

- **Can I request balance inquiries from an ATM?**

Yes, you can request a balance inquiry from an ATM, although not all ATMs have this ability. The screen will ask you which transaction you want. Choose BALANCE INQUIRY. Then the screen will ask which account you want to access, choose CHECKING. Some financial institutions or ATM owners may assess a fee when using their ATMs for any purpose and not all ATMs will offer this function. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for possible fees.

- **Is my ATIRAreload card a credit card?**

No, your card is a reloadable, Visa prepaid debit card, which means there is no credit line associated with it and no required credit approval. The card is funded by you. Please note that when making a credit transaction for a purchase and signing the receipt, it will not change your ATIRAreload card to a credit card, nor does it impact your credit history or rating.

- **How do I initiate a billing inquiry?**

Please refer to the terms and conditions that came with your card or visit www.atirareload.com/terms for information on initiating a billing inquiry.

- **Can I use my ATIRAreload card to pay bills?**

Yes, you can use your ATIRAreload card to pay bills or shop online. Bill pay must be set up using the reload card number (as a credit or debit card transaction). A bill pay will not process correctly and will reject if it is set up to work like a check (using the DDA number).



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- **Are there any conditions in which my ATIRAreload card would be closed?**

If your ATIRAreload card has a zero balance and has not been used (transactions or value load) in the past 90 days, the card will be closed. Please refer to www.atirareload.com for additional Terms and Conditions associated with your card.

- **What is the Visa Readylink Network?**

Visa ReadyLink is a convenient service that provides you with a simple and cost-effective way to add funds to your VISA reloadable card. Visit www.atirareload.com for participating merchants.

- **Are there any transaction fees associated with Visa ReadyLink?**

You may be assessed a fee by participating retailers for each Visa ReadyLink load transaction. These fees, if any, are established independently by each participating retailer.