Fees and Charges.
7. Payment.

The following fees may apply and will be deducted from the available balance on the Card, except where prohibited or modified by applicable law:

- **CUSTOMER SERVICE; CONTACT INFORMATION; BALANCE AND TRANSACTION INQUIRIES; ERROR RESOLUTION.**

To know the exact balance BEFORE making a purchase. You can call customer service for balance and all other inquiries toll free, 24 hours a day, 7 days a week at 1-800-856-6929.

- **EXPIRATION OF CARD.**

The Card is not linked to or issued in connection with any deposit account established in your name with us and does not create any such account with us.

- **CARD REPLACEMENT FEE:**

To permanently replace the Card if it is lost, stolen, or damaged, a $5.00 Replacement Card Fee may be charged directly to the Cardholder.

- **EMERGENCY CARD REPLACEMENT FEE:**

At participating authorized merchants designated by the Card Issuer.

Disclosure of Information to Third Parties.
We may disclose information to third parties about your Card or the transactions you make: (a) where it is necessary for completing transactions; (b) to verify either a transaction you make or the existence and condition of your Card; (c) to manage or process the Card account; (d) to comply with government agency rules or court orders; (e) if you give us your permission; (f) if you owe us money or there are legal proceedings in connection with your Card, information may be released to attorneys, accounts, collection bureaus, financial institutions, and others involved in collection, adjustment, settlement or reporting. (g) to protect against potential fraud and other crimes; or (h) when otherwise permitted by law. We may also share information about you and your Card, transactions you make and statements you provide with our parent, affiliate and subsidiary companies. You authorize us to make such credit, employment and investigative inquiries as are reasonable precautions that we have taken, and (d) there may be other exceptions stated in our agreement with you.

Amendments.
We may amend or change the terms and conditions of this Agreement, including fees, at any time. You will be notified of any changes in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we cannot implement such change without prior notice. Changed terms will apply to the outstanding balance as of the date of the change. In any event, use of your Card after the date of the change will confirm that you agree to the amended terms.

Revocation of Card and Unclaimed Funds.
Revocation of your Card and the handling of any unused balance will be in accordance with applicable unclaimed property laws.

Transfers.
You may transfer all or part of your Card balance, along with our rights under this Agreement, to another person or entity. That person or entity will then be entitled to enforce our rights under this Agreement. You may not transfer your rights or obligations under this Agreement or the Card to anyone, except through revocation of your Card.

Governance.
To the extent federal law is not applicable, this Agreement and your Card will be governed by New Mexico state law regardless of where you reside. You agree that all terms of this Agreement are material to the determination of interest.

Instructions on using your card:
No PIN Usage. To pay at participating merchants that accept MasterCard debit cards, you should use it as you would a credit card, by selecting the “credit” payment option and signing the sales receipt. Although your Card is a debit card, it will not work with debit payment systems that require a personal identification number (PIN).

Combining Forms of Payment and Split Tender Transactions. If you wish to use your Card to purchase an item for more than the available balance on the Card, subject to the merchant’s policy, you may be able to use your Card toward a portion of the purchase price and then use another form of payment to pay the balance of the purchase price. This is called a “split tender” transaction because you will receive “splitting” the purchase price and Card and another form of payment. Before you request a “split tender” transaction, please call Customer Service at 1-800-856-6929 to confirm the available balance on your Card. Then, you MUST ask the merchant if two forms of payment will be accepted for the purchase you wish to make. If the merchant agrees, first request that the merchant debit or charge a specific dollar amount on your Card (i.e., the available balance on your Card), and then use your other form of payment to pay the remaining balance. Some merchants may require that you send your complaint or question in writing within 10 business days. If you don’t pay your utility bill or your Card by members of your immediate family as authorized by you and your responsibility. If unauthorized use of your Card occurs, you agree to cooperate with any law enforcement authorities in identifying the unauthorized user. Applicable law and our “zero liability” policy (which of course, must be carried on your account) may prevent us from unauthorized transactions. You understand that your Card is not a credit card, and that if you make a purchase that exceeds the limit shown on the back of the Card, you will be charged for the excess amount, or your transaction will not be completed. When using your Card at a merchant where a tip may be included (such as at a restaurant) or at a merchant in the travel business (for example, a hotel, car rental agency, or cruise line), your transaction may be pre-authorised for an additional amount above the initial transaction amount. This pre-authorization process is referred to as an “authorization request.” Because the authorization request may have been processed for an amount higher than the initial transaction amount on your Card and to the issuer or bank of the Card Issuer, you are responsible for paying that amount if you do not purchase the product or service. For purposes of these disclosures, your business days are Monday through Friday, not including all federal holidays. If you do not tell us within 2 business days after you learn of the loss or theft of your Card, and we prove we could have stopped someone from using your Card without your permission. 

Amendments.
We may amend or change the terms and conditions of this Agreement, including fees, at any time. You will be notified of any changes in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we cannot implement such change without prior notice. Changed terms will apply to the outstanding balance as of the date of the change. In any event, use of your Card after the date of the change will confirm that you agree to the amended terms. Amendments required by a bank regulatory authority will be effective according to the applicable regulation without further notice.

Transfers.
You may transfer all or part of your Card balance, along with our rights under this Agreement, to another person or entity. That person or entity will then be entitled to enforce our rights under this Agreement. You may not transfer your rights or obligations under this Agreement or the Card to anyone, except through revocation of your Card.