



## Prepaid Card Frequently Asked Questions

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### ➤ **HOW CAN I ACTIVATE MY CARD?**

Your card can be activated at <http://www.suntrust.com/GPR>. Instructions can be found on the carrier that your card is attached.

### ➤ **HOW CAN I KEEP UP WITH THE BALANCE ON MY CARD?**

Please sign up online at [www.suntrust.com/GPR](http://www.suntrust.com/GPR) to get text and email notifications. You can receive daily text/email alerts for:

- Daily Available Balance
- Value Load
- Low Balance at a threshold they specify
- Cardholder Profile Data Updated
- Change of Card Status

### ➤ **HOW CAN I OBTAIN INFORMATION REGARDING MY CARD TRANSACTIONS?**

You can obtain your card transactions for the preceding 12-month period of time by visiting us online at [www.suntrust.com/GPR](http://www.suntrust.com/GPR).

### ➤ **HOW DOES THE PREPAID CARD WORK?**

The card is a prepaid card that can be used anywhere Visa Debit cards are accepted, including online merchants. Each time you use your card, the value is reduced by the amount of the purchase until the value is zero.

### ➤ **ARE THERE LIMITS ON THE CARD?**

The Technical College System has a special program. Students have no single transaction limit, no daily purchase limit (at POS or over the internet). Students have a \$400 ATM limit. VISA member banks have internal security limits for cash withdrawals. Please check with the branch regarding their cash withdrawal limits.

### ➤ **IS THE PREPAID CARD A CREDIT CARD?**

No. Although the card may look similar to a credit card and have the Visa logo, it is a prepaid card and does not have a line of credit. The card owner can use the card up to the amount of the card value.



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➤ **WHAT INFORMATION AND PACKAGING WILL I RECEIVE WITH THE PREPAID CARD?**

You will receive the card affixed to a card carrier inside an envelope that also contains a copy of the Terms and Conditions for using the card.

➤ **WHO CAN USE THE PREPAID CARD?**

Only the person who signs the back of the card.

➤ **IS THERE A FEE FOR CALLING CUSTOMER SERVICE TO GET MY PREPAID CARD BALANCE?**

Yes, you will be charged a fee per the terms and conditions enclosed with your card. Depending on your card program, you may be allowed some free calls per your terms and conditions.

➤ **CAN MY PURCHASE AMOUNT EXCEED MY REMAINING CARD BALANCE?**

Merchants are generally not able to determine the balance on your Card, therefore you should know your Card balance before you shop. If you wish to make a purchase in excess of your Card balance, you must let the merchant know in advance the amount of the Card balance and that you will be using two types of payment for the purchase. The excess amount should be paid before the Card is processed (by cash, credit card or check), otherwise the Card may be declined.

➤ **WHERE CAN I USE THE PREPAID CARD?**

You can use the card to purchase goods and services at any merchant that accepts Visa debit cards, including online merchants. Your card cannot be used for internet gambling, international purchases and/or any illegal activity. Note: as many internet retailers validate the address of record for your debit/credit card, you **MUST** register your card prior to using at internet retailers. Please visit us on the web at [www.suntrust.com/GPR](http://www.suntrust.com/GPR) to register your card.

➤ **CAN I RELOAD THE PREPAID CARD WITH ADDITIONAL MONEY?**

Only the institution that ordered and initially loaded your card can reload it.

➤ **CAN I USE MY CARD AT “PAY AT THE PUMP” GAS STATIONS?**

When paying at the pump, simply insert your Card and follow the instructions. If you are unable to complete the transaction at the pump, proceed inside and present your Card to the attendant prior to pumping.



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➤ **CAN MY CARD BE USED TO OBTAIN CASH AT AN ATM OR BANK?**

Yes, your card can be used for cash access at an ATM or bank. Check your terms and conditions for applicable fees.

➤ **WHAT CAN I DO IF MY CARD IS LOST, STOLEN OR HAS BEEN USED WITHOUT MY AUTHORIZATION?**

If you believe your Card has been lost, stolen, or subject to unauthorized use, immediately call Customer Service at 1-866-209-4909, 24 hours a day, 7 days a week to cancel your gift card. After your card is cancelled, it may be replaced with the remaining value less a card replacement fee. Please see the SunTrust Prepaid Card Terms and Conditions for complete details regarding your rights and obligations.

➤ **HOW CAN I REPORT A DISPUTED TRANSACTION OR AN ERROR ON MY CARD?**

If you dispute a purchase transaction, contact the merchant that provided the goods or services to you. If you cannot resolve the dispute with the merchant or if you believe there is an error regarding your card account, visit us on the web at [www.suntrust.com/GPR](http://www.suntrust.com/GPR). Please see the SunTrust Prepaid Card Terms and Conditions for complete details regarding your rights and obligations.

➤ **ARE THERE FEES ASSOCIATED WITH THE COMMERCIAL PREPAID CARD?**

Yes, there is a \$2.00 monthly maintenance fee after 6 months of inactivity and if needed a \$5 card replacement fee for lost or stolen cards. Please see the SunTrust Prepaid Card Terms and Conditions for complete details as fees may vary by program.

➤ **HOW LONG CAN I USE MY PREPAID CARD?**

You can use your card for at least 7 years after the date of purchase or until the card value has been used, whichever occurs first. The expiration date is shown on your Card or you can visit us on the web at [www.suntrust.com/GPR](http://www.suntrust.com/GPR). Purchases requested after the Card's expiration date will be declined. Note: Monthly maintenance fees begin the seventh month after the date of last card activity and can reduce the card value to \$0 prior to the stated expiration date.

➤ **WHAT HAPPENS IF THERE IS A REMAINING BALANCE AFTER THE COMMERCIAL PREPAID CARD EXPIRES?**

After the expiration date you can redeem the remaining card balance by calling visiting us on the web at [www.suntrust.com/GPR](http://www.suntrust.com/GPR). After the expiration date, all transactions will be declined.