



## Member FAQs for TMG Atira Gift Cards

- What is ATIRAgift?

ATIRAgift is a VISA prepaid debit card that is loaded with a pre-determined dollar value.

- Where can I use my ATIRAgift card?

Use your ATIRAgift card anywhere VISA debit is accepted. There are certain limitations on what types of transactions can be completed. The following transaction types are not allowed with the ATIRAgift card:

ATM transactions

Cash Advances

Pre-authorized transactions or recurring monthly dues (like a gym membership)

Internet gambling

- How can I buy an ATIRAgift card?

South Metro FCU sells these cards over the counter at both the Prior Lake and Southbridge locations. ATIRAgift cards are only available to members of SMFCU. The purchase fee is \$5.00 per card.

- Can I use my ATIRAgift card to purchase online?

Yes, first you must register your card online at [www.atiragift.com](http://www.atiragift.com). Once registered you can use the card at most online retailers.

- How do I register my ATIRAgift card?

Go to [www.atiragift.com](http://www.atiragift.com) to register your card. It's easy to do — and very important. When you do, it means we'll have your information available to process transactions, including online and telephone transactions. Registering your card protects it so that it may be replaced in the event it is lost or stolen.

- How can I check the balance on my card?

You can check your balance online at [www.atiragift.com](http://www.atiragift.com) or by calling toll-free 800.721.3978.

- What should I do if my ATIRAgift card is lost or stolen?

Call toll-free 800.721.3978 to speak with a customer service representative.



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- What if I want to buy something that costs more than the value of my card?

If your purchase totals more than the value of the card, you could ask the cashier to use the funds on your ATIRAgift card first. Depending upon the merchant, you may be asked to provide the exact dollar amount remaining on the card. Your balance can be obtained by calling toll-free 800.721.3978 or going to [www.atiragift.com](http://www.atiragift.com). You can then pay the difference with cash, check, credit card or debit card.

- How can I use my ATIRAgift card to pay for gas at the pump?

Although the ATIRAgift card may work at a fuel pump, it's recommend that you use the card inside directly with the clerk.

- Can I use my ATIRAgift card at a restaurant or to book a hotel room?

You can use the ATIRAgift card at a restaurant. Keep in mind that typically restaurants will add 20% to the amount of your bill to accommodate for a tip so to avoid a decline of your ATIRAgift card make sure you have enough funds loaded on the card to accommodate. You can always ask to pay for part of the bill with your ATIRAgift card and another part with another means of payment. Some hotels will not allow you to reserve a room on a debit card. Your ATIRAgift card is a debit card. Please check with the hotel before you attempt to reserve a room with the ATIRAgift card.

- Is there a fee for using my ATIRAgift card?

A \$2.50 monthly service fee will be charged following 12 months of inactivity. It is recommended to use the balance of your card during the 12 months after initial card load to avoid any fees. There is a \$5.00 Replacement card fee. The terms and conditions that were provided with the card contain specific details about fees.

- Is there an expiration date for my ATIRAgift card?

Yes. The expiration date is on the front of your card so be sure to use the full amount of your card before this date as your card will no longer be valid after the expiration date. You should use the entire balance of your card by the expiration date on the card.

- Can I return a purchase made on my ATIRAgift card?

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.