



Frequently Asked Questions about the Visa Gift Card

What is the Visa Gift Card? Your First Financial FCU Visa Gift Card is a prepaid Visa Debit Card with a specific dollar value. Your Visa Gift Card and its value are accepted at most places Visa Debit is accepted.

How do I activate my gift card and obtain my PIN?

Your gift card can be activated by going to www.firstffcu.com and clicking on Learn More (at the bottom of the homepage), Visa Gift Cards, and “Register Your Visa Gift Card and Check Your Balance.” Then you will click on the activate card button and an assigned PIN will be displayed. You may also call 866-902-6082 to activate your card, and an assigned PIN will be provided to you over the phone.

How can I check the balance on my Gift Card? Call the number on the back of your card for balances and transaction history or visit <https://mygiftcardaccount.pscufs.com/index.cfm>.

How can I use my Gift Card? You can use your First Financial FCU Visa Gift Card at most places Visa Debit is accepted. See Terms and Conditions for further information.

What should I do when the merchant’s sales terminal asks me to press “Debit” or “Credit”? You have the option to press the ‘credit’ or ‘debit’ button. The credit transaction will require you to sign a sales receipt to authorize the purchase and the debit transaction will require you to enter your PIN to authorize the purchase.

What if the item I want to purchase exceeds the value of my Gift Card? If the purchase amount exceeds the available card balance, then you must inform the merchant of the amount you want to pay with the Visa Gift Card and that you will pay the difference in cash, check, credit or debit card. If the purchase amount exceeds the available balance of the Visa Gift Card, the transaction will not be approved.

What do I do if I need to return an item? In the event you need to return an item you purchased with your Visa Gift Card, the merchant will handle the item in accordance with Visa guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

What happens when the funds are spent? When you have depleted all the funds on the card and no returns are necessary, simply destroy and discard the card.

What should I do if my Visa Gift Card is lost or stolen? Contact the First Financial FCU Visa Gift Card Center immediately at 1-866-902-6082. Additionally, read the First Financial FCU Visa Gift Card Center Terms and Conditions contained in this cardholder for important Visa Gift Card information.

What happens if I am locked out of the Gift Card My Account site? Your login will reset automatically after 24 hours from the last try.

What are the costs associated with a Gift Card?

Cost to activate \$3.95

Minimum load amount \$20.00

Maximum value \$500.00

Inactivity fee \$2.50 (applied monthly after 360 days inactive) – starting from the date of activation.

Card replacement/Lost or stolen fee \$15.00