

HOLA - PRE-PAID DEBIT VISA

WHAT IS THE HOLA PREPAID DEBIT CARD?

A prepaid card is a payment and cash access product that is used like a checking account. The difference is that money must be first placed on the card, and the card balance is equal to the money loaded. The Hola Prepaid Visa is also a rewards card that gives big benefits and savings to active military and veterans. The Hola Card Prepaid Visa can be used for purchases at millions of locations anywhere Debit Visa card is accepted.

HOW CAN I PUT MONEY ON MY HOLA CARD?

There are many ways to put money on your Hola Card. You may load funds at one of many of "Load Locations," directly deposit funds, deposit funds via check, or transfer funds from another bank account. Locations may also be viewed at the Hola Cardholder website, www.theholacard.com.

HOW DO I ACTIVATE MY HOLA CARD?

Simple. Call the phone number found on the activation sticker. For your convenience, that number will be printed on an activation label and placed right on your card when it arrives. Do not remove the label until you activate your card. Just dial the number and activate.

WHAT DOES 'VERIFIED' MEAN?

The USA PATRIOT Act requires that all new card accounts over \$500.00 be verified prior to opening. This is done automatically, and you will be notified right away if the verification was successful or not. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. No Social Security Number needed. Foreign documents are acceptable.

WHAT DO I DO IF THE VERIFICATION WASN'T SUCCESSFUL?

You will receive instructions via email on what steps you will need to take to pass verification. Follow those instructions and you will be on your way to receiving your Hola Prepaid Visa.

HOW DO I USE MY CARD AT AN ATM?

Your Hola Prepaid Visa may be used to withdrawal cash at thousands of ATM's worldwide. You will need your card and your PIN (personal identification number) to use your card at an ATM. Your PIN will be provided once that you activate your card.

WHAT IS MY PIN AND WHAT IS IT USED FOR?

A PIN is a 4-digit numeric code used to identify and authenticate you as the customer to an ATM. You will create your own PIN when you activate your card. Please remember this number, and do not, for any reason, share it with anyone. Please note as well that we will never ask you for your PIN if you call us for customer service.

HOW DO I CHANGE MY PIN? WHAT HAPPENS IF I FORGET IT?

You can change your PIN by accessing the Hola Cardholder Website and selecting the Change PIN function. You can also call the toll free Customer Service number and reset your PIN using the automated service. If you've forgotten your PIN, the Customer Service hotline can help you with that as well. Call 1-877-392-9942.

CAN I USE MY CARD TO RENT A CAR?

Yes. Your Hola Prepaid Visa can be used to pay for a car rental, if debit cards are accepted by the rental company. Always check their policy before you make your reservation. Please be aware that some rental car companies will place an additional authorization hold on your card balance. Also, there may be additional up charges associated with car rental. Discuss this with the rental agency and make sure that you have enough money on the card to cover all the costs.

CAN I PURCHASE GAS AT THE PUMP WITH MY PREPAID CARD?

Yes. Please be aware that the gas station will authorize the card for an amount ranging from \$50 to \$100. Please make sure that you have enough money on the card to cover the authorization. Once the transaction is complete the full amount of the purchase will be deducted from your card, and any authorization amount will be released.

WHAT IS AN AUTHORIZATION?

In situations where the exact fee for a service or good is unknown until after the service/good has been received, the merchant may apply an authorization for a specific dollar amount. Examples include car rentals, hotels, airline tickets and gas stations. Some authorizations are used to reserve a certain amount from your card to make sure that money is available to complete the transaction once that the final amount is known. Authorization charges are reversed once the actual charge, or settlement, is applied to the card. We advise all cardholders with authorizations to check their balance via the Hola Prepaid Visa web site and contact the merchant if the authorization is not released in a timely manner.

CAN I USE MY CARD TO SHOP ONLINE?

Yes, you can. Many retailers will ask you, in addition to the card number and expiration date, for your name and address. Make sure this information is correct or some transactions may not go through.

HOW DO I MANAGE MY ACCOUNT AND VIEW STATEMENTS?

Log into your online account management at the Hola Cardholder website to view statements online at no charge. Click on "My Profile" to change your password and PIN, set preferences for text messages and email alerts, and manage other account profile details. Don't forget to download our mobile app for on-the-go money management.

HOW DO I SHARE MONEY WITH MY HOLA PREPAID VISA?

Funds can be shared between two Hola Prepaid Visa's by using the Card 2 Card Transfer option on Hola Cardholder Website www.theholacard.com or by calling customer service at 1-877-392-9942.

HOW DO I CHECK MY BALANCE?

You can check your balance by visiting the Hola Cardholder web site or by calling our automated Customer Service line at 1-877-392-9942. You may also check your balance using our Hola mobile app or by signing up for free SMS/Text Alerts delivered right to your Defense Mobile phone.

WHAT ARE THE FEES ASSOCIATED WITH THE CARD?

Some transactions may result in fees being applied to your card. The fee schedule for your card was provided to you with the Cardholder Agreement document that you received when you received your card. This agreement may also be viewed at the Hola Cardholder website, www.theholacard.com.

WHAT ARE THE CARD LIMITS?

All prepaid cards have certain limits to help prevent fraud and loss. The Hola Prepaid Visa is no exception. All limits, including maximum balance, number of ATM withdrawals, and minimum cash load, can be found in the Cardholder Agreement you will receive with your card. This agreement may also be viewed at the Hola Cardholder website, www.theholacard.com.

WHAT HAPPENS IF MY CARD IS LOST OR STOLEN?

Just call 1-877-392-9942 and report your card lost or stolen as soon as possible. We'll send a replacement right away. Your full account history will transfer to your new card. We will replace your card once per year for free, but every subsequent loss will incur a charge of

\$3.95. Your replacement card should arrive in 7-10 days, but if you need it sooner than that, you can always have it expedited for an additional cost.

WHAT IS THIS “CHIP” IN MY CARD?

If equipped, that is an EMV chip. It's there to protect your financial information. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features payment instruments with embedded microprocessor chips that store and protect cardholder data.

WHAT MAKES THE EMV CHIP SO SECURE?

Simply put, EMV is the most recent advancement in a global initiative to combat fraud and protect sensitive payment data in the card-present environment. A cardholder's confidential data is more secure on a chip-enabled payment card than on a magnetic stripe (magstripe) card. Consequently, data from a traditional magstripe card can be easily copied (skimmed) with a simple and inexpensive card reading device – enabling criminals to reproduce counterfeit cards.

HOW DO I CLOSE MY CARD?

You can close your card by contacting Customer Service at 1-877-392-9942 and requesting to close your Hola Prepaid Visa account. You will receive a check in the mail for the available balance on the card at the time of close minus the fee for closing the card and disbursing a check. You may also visit the Hola Cardholder website, www.theholacard.com.