



## **Savannah Tech Reloadable Debit Card FAQ**

### **Q. What is a Savannah Tech Reloadable Debit Card?**

A. It is the new way to get your financial aid refunds faster and easier! Your financial aid refunds will be loaded onto your card each semester, so keep your card in a safe place. There will be a charge for lost cards.

### **Q. What information and packaging will I receive with the prepaid card?**

A. 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.

### **Q. How does the prepaid card work?**

A. 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.

### **Q. How can I get one?**

A. Make sure you have your correct address on file and then look in your mailbox in February 2012! You should get your Savannah Tech Reloadable Debit Card for spring semester 2012.

### **Q. Is the prepaid card a credit card?**

A. 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 value.

### **Q. Who can use the prepaid card?**

A. Only the person who signs the back of the card.

### **Q. What does it cost?**

A. There is no cost for your first card or for using your card at local businesses or at SunTrust ATMs. There is a \$5 charge to replace lost cards and a \$2 charge for using your card in a non-SunTrust ATM.

### **Q. Are there fees associated with the commercial prepaid card?**

A. Yes, there is a \$2 monthly maintenance fee after six months of inactivity on any card that has a balance. Note: simply logging into the website to view your balance is defined

as “Activity”. If needed, a \$5 card replacement fee is assessed for lost or stolen cards. Also, after the first two free calls to customer service, there is a \$1 per call charge. There are no charges for online inquiries. Please see the SunTrust prepaid Card Terms and Conditions for complete details

**Q. What do I do when I get it?**

A. Call the number on the card to activate it right away. Then keep your card in a safe place and do not share your PIN with anyone.

**Q. How much money is on my card?**

A. There is no money on your card when you receive it. Your financial aid refund will be loaded onto your card before mid-term.

**Q. How can I keep up with the balance on my card?**

A. Sign up online at [www.suntrust.com/GPR](http://www.suntrust.com/GPR) to get free 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

**Q. How can I obtain information regarding my card transactions?**

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

**Q. How do I use my card?**

A. You can use your Savannah Tech Reloadable Debit Card just like a debit card at local businesses, the STC Campus Shop, or anywhere that accepts VISA cards. You may also withdraw funds at SunTrust ATMs or at any SunTrust branch office.

**Q. When will funds be added to my card?**

A. For students receiving financial aid refunds, funds will be loaded to your card prior to mid-term.

**Q. What can I do if my card is lost, stolen or has been used without my authorization?**

A. 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 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.

**Q. How do I activate my card?**

A. Call the 1-800 number on the front of the card or visit [www.suntrust.com/GPR](http://www.suntrust.com/GPR)

**Q. Can my purchase amount exceed my remaining card balance?**

A. 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.

**Q. Where can I use the prepaid card?**

A. 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.

**Q. Can I reload the prepaid card with additional money?**

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

**Q. Can I use my card at “Pay at the Pump” gas stations?**

A. 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.

**Q. Can my card be used to obtain cash at an ATM or bank?**

A. Yes, your card can be used for cash access at an ATM or bank. SunTrust ATMs and ATMs displaying the PLUS/InterLink logo will not assess fees. Check your terms and conditions for applicable fees at other locations.

**Q. How can I report a disputed transaction or an error on my card?**

A. 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.

**Q. How long can I use my prepaid card?**

A. Once activated, you can use your card for at least 7 years 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.

**Q. What happens if there is a remaining balance after the commercial prepaid card expires?**

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