

Prepaid Travel Card Agreement

This is your Visa® Reloadable Prepaid Travel Card Terms and Conditions Agreement (Agreement). The words "we" "us" and "our" refer to **American Airlines Federal Credit Union (American Airlines Credit Union)**. The words "you" and "your" refer to the person who has obtained a Prepaid Card from us, "Prepaid Card" means the primary Visa reloadable Prepaid Travel Card and any secondary reloadable Prepaid Travel Card(s) obtained from us. Our "Business Days" are Monday through Friday; Federal holidays are not included. This Agreement establishes your rights, liabilities and responsibilities with regard to the use of your Credit Union Prepaid Card.

Ownership and Use of the Prepaid Card

The Prepaid Card is and will remain our property. However, you will be solely and completely responsible for the possession, use and control of the Prepaid Card. You must surrender the Prepaid Card to us immediately upon request.

Our Prepaid Card may only be held by any American Airlines Credit Union member who is at least 18 years of age and has a valid debit or credit card registered in his or her name. The individual who initially purchased the Prepaid Card is defined as the primary Prepaid Cardholder. The address listed for the primary cardholder must match the billing address for the debit/credit card used to purchase the Prepaid Card. Primary cardholders can order up to two (2) personalized secondary Prepaid Cards online for other American Airlines Credit Union members or joint owners. Additional personal information will be required from secondary cardholders such as full name, date of birth, address, and tax identification number. When purchasing a secondary Prepaid Card for a person with no card experience, it is your responsibility to review the materials that accompany the Prepaid Card with that person.

Restricted Transactions

The Prepaid Card may not be used for any illegal activity or transaction(s). You agree that you will not cause or allow the Prepaid Card to be used in any manner or for any transaction that we believe possesses an undue risk of illegality and we may refuse to authorize any such use or transaction. Further, you may not use the Prepaid Card for purchase of any goods or services on the Internet that involve gambling of any sort. Such transactions include, but are not be limited to, any quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering. However, in the event that a transaction described in this paragraph is approved and processed, you will still be responsible for such charges. If you use the Prepaid Card for a transaction that is determined to be illegal, you will be liable for the transaction. You also waive any right to take legal action against American Airlines Credit Union for your illegal use of the Prepaid Card and agree to indemnify and hold American Airlines Credit Union harmless from and against any lawsuits, other legal action, or liability that results directly or indirectly from such illegal use.

Before using the Prepaid Card

You must activate the Prepaid Card by calling the number indicated on the sticker on the front of your Prepaid Card, or signing on to our secure website at emv.AACreditUnion.org. Remember to sign the back of the Prepaid Card. Write down your Prepaid Card number and the customer service number on a separate piece of paper in case the Prepaid Card is ever lost or stolen and keep this information in a secure location. At the time of activation, for your protection and for regulatory purposes, we may request, and you agree to provide, some additional identification verification information. If you do not wish to provide the data, or if the data you provide us cannot be appropriately verified, we reserve the right to cancel your Prepaid Card and reimburse you for the initial load amount.

For security reasons, some countries may be blocked from access. If you are traveling out of the country, please contact us at (855) 657-8588 before leaving to inquire about which countries are blocked and how to enable usage.

Please read the following carefully and keep this Agreement for your records. You will be deemed to have

Prepaid Travel Card Agreement

accepted the Prepaid Card and the terms of this Agreement if you do any of the following: (a) use the Prepaid Card or (b) activate the Prepaid Card.

Please sign the back of your Prepaid Card using your usual signature immediately upon receipt. You must be a resident of the U.S. to purchase the Prepaid Card.

Using Your Prepaid Card and Reloading

The Prepaid Card is a reloadable general-use Prepaid Card. It is not a credit card. **It is not an NCUA insured deposit account.** This Prepaid Card is issued by American Airlines Credit Union, pursuant to a license from Visa U.S.A, Inc. Your Prepaid Card allows you to access your prepaid funds at ATMs, which display the Visa brand. You may also use your Prepaid Card at merchants who accept VISA debit Prepaid Cards worldwide.

The minimum value credited that can be prepaid is \$20.00. The maximum value credited to the Prepaid Card on issue is limited to \$3,000.00 per day and no more than a total balance of \$5,000.00 can be available on the Prepaid Card at any one time.

Activate your personalized Prepaid Card by calling the customer support number toll-free, (855) 657-8588 or visit us online at emv.AACreditUnion.org. You will be required, for validation purposes, to provide personal information. You will also be assigned a Personal Identification Number (PIN) for your personalized Prepaid Card which can be obtained by calling the customer support number. You will need your PIN to access cash from ATMs and to use at participating merchants abroad equipped with global chip and pin terminals. You may use your Prepaid Card after activation.

You can add value to your Prepaid Card either at emv.AACreditUnion.org or by calling the customer support number toll free (855) 657-8588 by initiating funds transfer from your designated funding account. Funds may not be available for immediate use after you have initiated the transfer. The ability to set up direct deposit from your employer is also available.

The Prepaid Card is non-transferable. The person whose name appears on the Prepaid Card is the only person authorized to use the Prepaid Card. Please do not give your Prepaid Card to anyone else to use.

You may request up to two (2) additional Prepaid Cards when you order your primary Prepaid Card for any American Airlines Credit Union member or joint owner you authorize. Additional Prepaid Card(s) will have to be separately activated and which can be used in the same way as the primary Prepaid Card at ATMs and merchants that accept VISA debit Prepaid Cards. You are responsible for all authorized transactions made with these additional Prepaid Cards.

You may only use the Prepaid Card when there is a balance available on the Prepaid Card and only up to the amount available on the Prepaid Card less any transaction fee(s) due. The use at an ATM or for purchases will be deducted from your Prepaid Card, including any transaction fees. Any transaction made that exceeds the available balance will be declined. However, there can be times when a Visa merchant puts an item through without prior authorization. You will be responsible for these transactions. If an overdraft occurs, the cardholder will be required to either reload funds onto the card or make a payment to the Cardholder Services to cover the negative amount.

Some Visa merchants may, subject to limits, allow you to use your Prepaid Card for cash-back on purchases and cash may be advanced at a Visa affiliated financial institution.

If you use the Prepaid Card to make a telephone call this can require a minimum credit of \$15.00.

If you use your Prepaid Card to purchase meals or drinks, many restaurants and bars, factor a tip into the price of up to twenty percent (20%) when pre-authorizing Prepaid Card purchases. But you will only be debited the actual amount you spend.

Prepaid Travel Card Agreement

Hotels and cruise lines operate a similar policy, usually including a fifteen percent (15%) tip. If you use your Prepaid Card to pre-authorize a hotel reservation, any amount requested in a pre- authorization will not be available for you to spend using the Prepaid Card, although you will only be debited with the actual amount you spend. If seven (7) days elapse after a pre-authorization has occurred, the transaction will be cancelled and this amount will be available to you.

Automobile rental businesses likewise add fifteen percent (15%) to the rental fee to allow for any additional expenses.

Mail order companies often add a similar amount for potential shipping costs although the amount finally debited will be the same as the final bill.

When making a purchase over the telephone, by mail or online, the information you provide must match the information you registered with the Prepaid Card. Any differences may lead to a declined authorization.

If you use the Prepaid Card to buy goods and you want to use some other method of payment for part of the cost, please advise the merchant in advance and use the Prepaid Card first before paying any balance by other means. We do not guarantee that the establishment will fulfill this request.

Your Prepaid Card will expire on the date embossed on the front of the Prepaid Card. If your Prepaid Card is in good standing, and has a balance greater than zero (\$0), it will automatically reissue.

The Prepaid Card is our property and we may revoke the Prepaid Card at any time without cause or notice. You must immediately surrender a revoked Prepaid Card and any additional Prepaid Card(s) at our request. You may not use an expired or revoked Prepaid Card. Upon revocation any amount remaining on your Prepaid Card, after deducting all applicable fees, will be returned to you via a refund to your share account or a check issued.

You agree to promptly notify us if the Prepaid Card is lost or stolen. A replacement Prepaid Card will be issued for the balance remaining on the Prepaid Card at the time it is reported lost or stolen (subject to unauthorized use of the Prepaid Card as set out below).

Any entity honoring the Prepaid Card is required to obtain approval or authorization for any transaction. The balance available for authorizing transactions with the Prepaid Card is the lesser of your available balance or any dollar limitation disclosed for the transaction being performed. You may use your Prepaid Card only in the manner and for the purposes authorized by this Agreement.

You do not have the right to stop payment on any purchase transaction originated by use of the Prepaid Card. We are not responsible for any injury to you or to anyone else caused by any goods or services purchased or leased with your Prepaid Card. If you are entitled to a refund for any reason for goods or services obtained with a Prepaid Card, you agree to accept credits to your Prepaid Card in place of cash.

We may suspend access to your Prepaid Card, if we notice excessive use of your Prepaid Card or other suspicious or potentially illegal activities. Access will be reinstated once we have notified you, clarified the situation and rectified any problems.

PIN Protection

You agree to take all necessary steps to protect your PIN and never disclose your PIN to anyone. For security purposes never write your PIN on the Prepaid Card and never carry a record of your PIN in your purse or wallet. If you permit someone else to use your Prepaid Card and you give that person your PIN, we will treat this as if you have authorized this person to use your Prepaid Card and you will be responsible for any transactions initiated by such person with your Prepaid Card.

Prepaid Travel Card Agreement

We caution that any person to whom you may give an additional Prepaid Card should be advised to treat the PIN for that Prepaid Card in the same manner.

If you have forgotten your PIN, call the customer support number (855) 657-8588 immediately to hear your PIN, before you try to use it at a merchant or an ATM. It is very important to maintain the correct PIN because locking it out at a merchant outside the U.S. will result in having to replace your Prepaid Card. You will have up to three (3) attempts at entering a bad PIN before it locks, however, once it locks out at a merchant, this card becomes unusable at merchants outside the U.S. and a replacement card is required. The Prepaid Card can still be used at a merchant within the U.S. and at any ATM worldwide. If you lock the PIN while attempting to use it in an ATM, you will not need to replace the Prepaid Card. However, you must wait 24 hours for the system to reset the PIN before you can use your Prepaid Card. During this waiting period remember to call customer support to hear your correct PIN.

For Your Safety When Using an ATM, Please Observe the Following

If the ATM you are using is inside a building, close the entry door completely upon entering. Individuals who have a legitimate need to gain access to an ATM should have an access device. Put withdrawn cash in a secure place before stepping away from the ATM. Be aware of your surroundings. If you believe you are being watched or followed, cancel your transaction, then go to a well-populated area. If necessary, call the local police. Do not write your PIN number on or near the Prepaid Card. Do not give your PIN to anyone else. In case of an emergency, call 911.

Prepaid Card Activity Information

The Prepaid Card product does not generate a statement. You can review your Prepaid Card balance and the last five (5) transaction activity records by calling toll-free (855) 657-8588 or by visiting emv.AACreditUnion.org where full details of all of your transactions are available free of charge.

This information is generally available to you 24 hours a day, 7 days a week, subject to occasional minor disruption due to routine system maintenance. Your Prepaid Card number and some of the information requested when you ordered the Prepaid Card are required for authentication.

Our Liability

If we do not complete a transfer from the Prepaid Card on time or in the correct amount according to these terms and conditions we may be liable for your losses or damages. However there are some exceptions. We will not be liable, for instance:

- If through no fault of ours, an ATM or merchant refuses to honor the Prepaid Card.
- If through no fault of ours, you do not have enough money available on your Prepaid Card to make a withdrawal or purchase.
- If the terminal or system was not working properly and it was known when the transaction started.
- If the funds available on your Prepaid Card are subject to legal process or other circumstances restricting any transaction or purchase.
- If we receive incorrect or incomplete information from you or from third parties (such as a terminal owner).
- The ATM where you were making the transaction did not have enough cash or cash in the denominations you requested.
- If the PIN you provide is incorrect or incomplete or has been repeatedly entered incorrectly, or your Prepaid Card has been reported lost or stolen, has expired, is damaged, or is inactive.
- Any transaction is prohibited by law, regulation, court order, or illegal activity.
- The failure to complete a requested transaction is done to protect the security of the Prepaid Card and/or the electronic terminal system.

Prepaid Travel Card Agreement

- If the merchant authorizes a transaction in an amount greater than the actual transaction amount.
- If circumstances beyond our control; (such as flood, electrical failure, malfunction of data processing facility, or fire) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions not specifically mentioned above.

THE FORGOING SHALL CONSTITUTE OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF ANY EQUIPMENT, SOFTWARE, AND/OR SERVICE.

Unauthorized Use of Your Prepaid Card

Our zero liability policy may protect you from liability for certain unauthorized transactions. Under our zero liability policy, unless you have been grossly negligent or have been engaged in fraud, you will not be liable for any unauthorized transactions made with your lost or stolen Prepaid Card. If you are grossly negligent or have engaged in fraudulent conduct, you could lose all the money relating to an unauthorized transaction. A transaction is unauthorized if it is not initiated by you or someone you authorized (even if this person initiates transactions that exceed the authority you provided), you did not give permission to make the transaction and you do not benefit from the transaction in any way. Any unauthorized transactions will be re-credited to your Prepaid Card in five (5) business days.

Also, if your Prepaid Card transaction history has transactions that you did not make, tell us at once by calling, toll-free, (855) 657-8588. If you do not tell us within 60 days after the transaction was posted to your Prepaid Card, you may not get back any money you lost if we can prove we could have stopped someone from fraudulently using the Prepaid Card if you had told us in time. If we believe that a good reason kept you from telling us, we will extend the time periods.

Merchant Disputes

You understand and agree that if you have a problem or dispute with a purchase of goods or services from a merchant, you must address it directly with the merchant involved. Any refunds or returns in such case will be subject to the merchant's policies or applicable law.

Termination

We reserve the right to terminate this Agreement or any of the services that are described herein by giving you written notice. You may, at any time, terminate this Agreement by calling us, toll-free, at (855) 657-8588. Termination will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Agreement; Amendment

We agree to maintain the Prepaid Card for you and to perform according to this Agreement. By obtaining a Prepaid Card from us, activating the Prepaid Card, and by using the Prepaid Card or by permitting anyone else to use the Prepaid Card, you agree to the provisions of this Agreement, which is subject to amendment, and further agree that this Agreement is binding on your successors, representatives and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address or email address shown for the Prepaid Card on our records, has been posted on our Web site at emv.AACreditUnion.org or as otherwise permitted by law. Provisions changed pursuant to regulatory authorities shall be effective per such regulation without further notice. However, if the change is made for security purposes, we can implement it without prior notice.

Prepaid Travel Card Agreement

Zero Liability

Visa's Zero Liability policy means 100% protection for you against fraud and unauthorized transactions. Visa's enhanced policy guarantees maximum protection against fraud and unauthorized transactions. You now have complete liability protection for all of your fraudulent or unauthorized Prepaid Card transactions that take place on the Visa system. Should someone steal your Prepaid Card number while you're shopping, online or off, you pay nothing for this fraudulent activity. This does not apply to ATM transactions.

If you notice fraudulent activity on your Prepaid Card, promptly contact us at (855) 657-8588 to report it. It is important to continually monitor your Prepaid Card activity to identify any unauthorized transactions.

Prepaid Cardholders should always regularly check their transaction history for accuracy. American Airlines Credit Union may impose greater liability on the Prepaid Cardholder if American Airlines Credit Union reasonably determines that the unauthorized transaction was caused by the gross negligence or fraudulent action of the Prepaid Cardholder which may include your delay for an unreasonable time in reporting unauthorized transactions.

ATM Usage

The frequency, amount, and timing of cash withdrawals made from ATMs may be limited by the ATM operator. ATM use is subject to a transaction withdrawal limit of \$1,100.00 or twenty-five (25) withdrawals per a 24-hour period. There may be other limitations on the types, frequency, and timing of cash withdrawals established by us from time to time, without notice to you, for security purposes.

A fee may be imposed by an ATM operator when you initiate a withdrawal or balance inquiry and by any ATM network used to complete the transaction.

Prepaid Card Fees and Charges

The following fees may apply and will be deducted from your Prepaid Card balance, except where prohibited by applicable law. Fees are subject to change.

Enrollment Fee - \$5.00

ATM Withdrawal Fee - \$2.00

Value Load Fee - \$1.00 per load after the initial load, except when using direct deposit

Monthly Maintenance Fee - \$0

Express Delivery Fee - \$25.00 (2-3 business days, for initial primary card order only) Special handling is required when selecting the Express Delivery shipping method. For questions, please contact Cardholder Services at (855) 657-8588 by 10 AM the next business day for orders shipping domestically to be received by the second (2nd) business day or by the third (3rd) business day for orders shipping internationally.

NOTE: We cannot Express Ship to a PO BOX.

Replacement Fee/Reissue Fee - \$5.00 for delivery within 7-10 business days,

Emergency Card Replacement Fee - \$35.00 Fee is in addition to the Replacement/Reissue Fee (For guaranteed delivery within 2 days domestically or within 3 days internationally)

International Transaction Fee -1% of the transaction

Automated Telephone Fee – 2 free per statement period (calendar month), then \$1.00 per call

Prepaid Travel Card Agreement

Live Agent Telephone Fee - 1 free per statement period (calendar month), then \$5.00 per call

Inactivity Fee - \$5.00/month (after 6 months of inactivity)

Severability: If any part of this Agreement should be held to be unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

Governing Law: You understand and agree that this Agreement and all questions relating to its validity, interpretation, performance, and enforcement shall be governed by and construed in accordance with the internal laws of the State of Texas, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary. You also agree to submit to the personal jurisdiction of the courts of the State of Texas.

No Waiver: No delay or omission on our part in exercising any rights or remedies shall operate as a waiver of such rights and remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Relationship to Other Disclosures: The information in this Agreement applies only to the transactions described herein. Provisions in other disclosure documents, as may be revised by us from time to time, continue to apply, except to the extent expressly modified by this Agreement.