

## North Bay Credit Union Gift Card Disclosure

This merchant location does not currently accept Visa, MasterCard, Discover, or American Express (the “Card Brands”) cards (“Branded Card(s)”), however this merchant location does accept North Bay Credit Union Gift Cards. To make purchasing our products more convenient, you can utilize your Visa, MasterCard, Discover, or American Express Branded Card to purchase a North Bay Credit Union closed-loop gift card (the “North Bay Credit Union Gift Card”) directly from North Bay Credit Union and then utilize the North Bay Credit Union Gift Card to make your product purchase at this merchant location / store. There may be **up to a \$3.00** charge, if applicable, to purchase the North Bay Credit Union Gift Card (the “Gift Card Fee”). By signing the authorization below, you acknowledge and agree:

1. That the North Bay Credit Union Gift Card is a virtual prepaid gift card issued by North Bay Credit Union, member NCUA;
2. The North Bay Credit Union Gift Card will be purchased and loaded using your Branded Card that you present for payment / purchase;
3. You will not receive a separate, physical card;
4. To pay the Gift Card Fee listed above (if applicable);
5. The North Bay Credit Union Gift Card is non-reloadable and does not have an expiration date;
6. The North Bay Credit Union Gift Card will be purchased and loaded in the exact amount equaling the total amount of the product you wish to purchase at this merchant location plus the Gift Card Fee (if applicable). The Gift Card Fee will NOT be loaded on your North Bay Credit Union Gift Card, but rather will be retained by North Bay Credit Union;
7. North Bay Credit Union is the issuer and owner of this merchant terminal;
8. The total transaction amount reflected on your Branded Card statement will be equal to the purchase price plus the Gift Card Fee (if applicable);
9. To utilize the North Bay Credit Union Gift Card only at this merchant location;
10. **The North Bay Credit Union Gift Card purchase is FINAL** and you will not be able to charge this transaction back or dispute this transaction. **NO REFUNDS** will be provided, however, subject to the merchant store’s sole discretion and return and exchange policy, you **may or may not be able to** return or exchange your product purchased at the same merchant location in return for a new North Bay Credit Union Gift Card;
11. You have received a copy of the North Bay Credit Union Gift Card Cardholder Agreement and the terms and conditions. You can also go to the following link to download a copy of the Cardholder Agreement and the terms and conditions: <https://www.northbaycu.com/fp/inspire-gift-cards.html>

12. You will be bound by the North Bay Credit Union Gift Card Cardholder Agreement and the terms and conditions;

13. You have received a copy of the North Bay Credit Union Privacy Policy. You can also go to the following link to download a copy of the North Bay Credit Union Privacy Policy:  
[www.northbaycu.com/nbcugiftcard](http://www.northbaycu.com/nbcugiftcard);

14. You will not dispute the purchase of the North Bay Credit Union Gift Card with Visa, MasterCard, Discover, or American Express or the bank that issued your Visa, MasterCard, Discover, or American Express Branded Card. Instead, you will contact this merchant location directly or North Bay Credit Union at **888-536-5652** or by emailing customer support at [support@inspirepay.io](mailto:support@inspirepay.io) in order to attempt to resolve any issue;

15. To immediately redeem your North Bay Credit Union Gift Card for the purchase of the product you intend to purchase at this merchant location;

16. Upon signing the authorization below, you are immediately giving North Bay Credit Union permission to redeem your North Bay Credit Union Gift Card to pay this merchant location for your product purchase.

17. When you receive your Issuing Card Statement, it should show “NBCU Gift Card Purchase” as the merchant.

I hereby attest that I understand and agree to this North Bay Credit Union Gift Card Disclosure including the above terms and conditions.

The North Bay Credit Union Gift Card is issued by North Bay Credit Union of Santa Rosa, CA, member NCUA.