Visa® Gift Card
Frequently Asked Questions

What is the Visa Gift Card?
Your Apple 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.

If I order a gift card online, when will I receive it?
The card should be received in 5-7 business days.

How do I activate my gift card and obtain my PIN?
Gift cards can be activated online at the website found on the back of your Gift Card, and a PIN will be displayed after activation. You may also activate by calling 866-902-6082 and an assigned PIN will be automatically spoken after your card is activated.

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 AppleFCU.org.

How can I use my Gift Card?
You can use your Apple 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 your signature to authorize the purchase and the debit transaction will require you to enter your PIN.[CP1]

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 with another payment method. 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 Apple FCU Visa Gift Card Center immediately at 866-902-6082. Additionally, read the Apple FCU Visa Gift Card Terms and Conditions for important information.