

## **Frequently Asked Questions**

### **How can I find my Alamo Quarry Market Gift Card balance?**

- 1) Visiting the Alamo Quarry Market Guest Services Desk.
- 2) Visit [www.myprepaidcard.info](http://www.myprepaidcard.info).
- 3) Visiting Alamo Quarry Market's website [www.quarrymarket.com](http://www.quarrymarket.com)
- 4) Call the interactive voice response at 1-877-368-7530. \*
- 5) Calling the above number and pressing the correct prompt to speak to a live operator.

*\* \$0.49 fee applies to the customer per call.*

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### **Why should I register my Gift Card?**

By registering your Gift Card at [www.myprepaidcard.info](http://www.myprepaidcard.info), or by calling 1-866-648-7961, you ensure that your Gift Card can be replaced if lost, stolen, or expired.

### **Where can I use my Alamo Quarry Market Gift Card?**

The Gift Card can be used at all participating Alamo Quarry Market stores accepting Discover<sup>®</sup> credit cards including the restaurants.

### **Why is my Alamo Quarry Market Gift Card being declined?**

There are two reasons a Gift Card may be declined:

- 1) Your Gift Card will be declined if the purchase amount exceeds the available remaining balance on the Gift Card. You must be aware of what your Gift Card balance is before the merchant processes the transaction. See the following question.
- 2) Some merchants may add a fixed percentage to the authorization amount. See the following question.

### **What if the purchase amount is greater than my Alamo Quarry Market Gift Card balance?**

The merchant will process your Gift Card for the exact amount of the available funds on the Gift Card. The balance of the transaction may be paid with an alternate form of payment accepted by the store.

### **What if the Alamo Quarry Market Gift Card is declined even though there are sufficient funds remaining on the Gift Card?**

Some merchants add an amount up to 25% more than the total purchase amount for purposes of gratuity. The Gift Card may decline if the available balance on the Gift Card will not cover the purchase amount plus the anticipated gratuity amount. The merchant should be aware of whether or not they add a fixed percentage. You must be aware of your Gift Card balance.

### **Will the Alamo Quarry Market Gift Card expire?**

Yes, your Gift Card will expire; however, the funds on the Gift Card will not. If you registered your Gift Card at [www.myprepaidcard.info](http://www.myprepaidcard.info), or by calling 1-866-648-7961, and provided a valid e-mail address, we will notify you approximately thirty (30) days prior to the "Valid Thru" date listed on the front of the Card that you have available funds. You may request that your available funds be re-issued to a new Gift Card less a \$3.50 re-issue fee.

### **Can additional funds be added to the Gift Card?**

A merchant may add a refund to the Gift Card. Additionally, once your Gift Card has been registered at [www.myprepaidcard.info](http://www.myprepaidcard.info) you may reload your Gift Card at the same website or in person at the Alamo Quarry Market Management Office. You will be required to pay a \$1.00 reload fee per reload transaction. If your Gift Card retains a zero dollar balance for thirty (30) consecutive days, we will de-activate your Gift Card and close your Gift Card balance account. Any value reload must occur prior to the end of the thirtieth (30<sup>th</sup>) day.

### **Who do I contact with questions about my Alamo Quarry Market Gift Card?**

Please contact the Alamo Quarry Management Office at 210-824-8885, Monday-Friday from 8:30 am to 5:30 pm. Or, call the interactive voice response system at 1-877-368-7530. \*

*\* A small fee may apply for this service.*

### **Are there any fees associated with the Gift Card?**

There are no involuntary fees associated with the Alamo Quarry Market Gift Card. However, fees may apply for additional program services. Please refer to your Gift Card terms and conditions for additional information.

## NBO Prepaid Card on Discover® Network Cardholder Terms and Conditions

This is your Prepaid Card Agreement (the “Agreement”). You do not need to sign this Agreement. However, the user of the Prepaid Card (the “Card”) should immediately sign the back of the Card. By accepting this Card, you and/or the Card recipient agree to be bound by these terms and conditions in this Agreement. In this Agreement, “Card” means the accompanying Prepaid Card issued by NBO Systems, Inc. (“the Issuer”). “You” and “Your” means the purchaser or the recipient of one or more Cards. “We”, “Us”, and “Our”, means the Issuer, our successors, affiliates, or assignees. Our business days are Monday through Friday excluding holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open. The Card will remain the property of the Issuer and must be surrendered upon demand. The Card is nontransferable, and may be canceled, repossessed, or revoked at any time without prior notice, subject to applicable law. **Please read this Agreement carefully and keep it for future reference, and/or provide this Agreement to the Card recipient along with the Card. The Issuer is not responsible in any way for failure of the Card purchaser to provide the Card recipient with this Agreement.**

**Card Value:** Your initial Card Value (“Initial Card Value”) is the dollar amount loaded on the Card at the time of purchase. Card Value after purchase is the dollar amount initially loaded, or reloaded, on the Card, less the amount of any/all purchase authorizations or settlements, less any/all other fees incurred pursuant to this Agreement (“Card Value”). The Card Value is not a deposit and we do not hold Card Value on your behalf. After you purchase the Card, you do not own the Card Value. You have paid money for Card Value in order for us to provide you with a service. The service that we provide through this Card allows you, or the person to whom you transfer this Card, to acquire goods and services by using this Card. Upon use of this Card, we will pay the merchant for such goods or services up to the Card Value balance on the Card at the time of use. From the moment you purchase a Card, we are incurring expenses and obligations to render services to you.

**Unused Cards or “Breakage”:** Some holders/recipients of Cards do not use the full Card Value of the Cards. This unused amount is called “breakage”. If you do not use the full Card Value of your Card prior to the “Valid Thru” date indicated on the face of the Card, we will keep the breakage as additional compensation for our services in issuing and processing your Card and the Cards of other customers. The upfront fee that you may have paid upon purchase of your Card provides only a portion of the revenue that we need to successfully run our business. We rely on the revenue from breakage and other sources to provide the additional revenue to sustain our business. You agree that we may retain the breakage, if any, on your Card, as compensation to us for providing our Card services to you and other customers.

**Confirmation of Card Value:** You may confirm the Card Value remaining on your Card online at [www.MyPrepaidCard.info](http://www.MyPrepaidCard.info), or by calling 1-877-368-7530. Accessing your Card Value via the web site is free. However, your Card will be charged \$0.00 per call for accessing the automated touch-tone response system and \$0.95 per call to speak to a customer service representative. We deduct these fees immediately from your Card Value.

**Using Your Card:** You may use the Card ONLY at participating merchants displaying the Discover® Network logo. For more information, including a list of participating merchants and/or merchant restrictions, visit the website at [www.MyPrepaidCard.info](http://www.MyPrepaidCard.info). You may use the Card to purchase merchandise or services using the Internet, however you must first register the Card (reference Registering Your Card below). You will be required to provide personalized information in the registration process, as on-line merchants may require you to verify this information at the time of purchase. All personal information will be held strictly confidential for use with this Card program only. We will not distribute or sell your personal data to any third party in accordance with the “Confidentiality” paragraph below. We protect and secure the transmission of personalized data using industry standard methodologies. This Card is not a credit card and does not have a line of credit. The Card is not connected in any way to any other account and is not FDIC insured. You may only use your Card when there is remaining Card Value, and only up to the amount of the Card Value. You may not redeem the Card for cash and you may not use the Card to obtain cash, except as required by applicable law. You may not use the Card at ATMs or for on-line gambling activity. You are responsible for all authorized transactions initiated by use of your Card. If you permit someone else to use your Card, we will treat this as if you have authorized such use and you will be responsible for any transactions made. If you use your Card number without presenting your Card (such as for a mail order or telephone or Internet purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the dollar amount or number of transactions you can make on your Card. Each time you use your Card, you authorize us to reduce the Card Value on the Card by the amount of the purchase. You are not allowed to exceed the Card Value amount on your Card, through an individual transaction, or a series of transactions. Nevertheless, if a transaction exceeds the Card Value on your Card, you shall remain fully liable to us for the amount of the transaction and any applicable fees or charges. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may not make preauthorized regular payments from your Card. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold of Card Value for that authorization amount for up to ten (10) days. If you do not intend to reload your Card after using all of the Card Value on

your Card, please destroy the Card by cutting the Card in two pieces, horizontally over the Card number, before disposing of the Card.

**Limitations on Transactions:** You must have sufficient Card Value to pay for all of your intended Card transactions. If your purchase amount is greater than your Card Value, the difference may be paid for with cash, credit card, or a personal check, if the merchant is willing and able to process a split payment. You must know the exact amount of your Card Value and request that the accepting merchant process the Card for no more than the exact Card Value amount before the transaction is attempted. If the merchant attempts to process the Card for more than your Card Value, the transaction will be declined. Some service related merchants (typically where a gratuity could be added to the transaction amount) process authorizations for Card transactions with an allowance for an amount that is higher than the purchase of services amount, whether included by the user of the Card or not. The industry/technical term for this type of transaction relates to "Tolerance." When a merchant processes a Card transaction with a Tolerance factor added, your Card Value may temporarily have the Tolerance amount suspended for approximately one (1) to five (5) business days. When the transaction is actually settled, the unused Tolerance amount, if any, is restored to the Card Value. Your Card purchase transaction could be declined if the Tolerance amount in addition to the purchase amount exceeds your Card Value. You may not use your Card for any illegal transaction.

**Card Value Availability:** Your Card Value may be used to pay for merchandise or services through the "Valid Thru" date indicated on the face of the Card, subject to any fees imposed according to this Agreement ("net Card Value"). The Card will cease to function for purchase transactions on the first day of the month following the "Valid Thru" date indicated on the face of the Card. We reserve the right to deactivate your Card at any time after the "Valid Thru" date imprinted on the face of the Card. After the "Valid Thru" date is reached as imprinted on the face of the Card, you may be able to obtain a new Card with a new "Valid Thru" date loaded with your remaining net Card Value (reference "Renewing Expired Cards" below). You may be required to return your non-functioning Card before a new Card will be re-issued. After 30 days from the "Valid Thru" date imprinted on the face of the Card, we may remove and retain all remaining Card Value, unless prohibited by applicable law. If a merchant attempts to process the Card after the "Valid Thru" date imprinted on the face of the Card, the transaction will be declined. We reserve the right to deactivate your Card any time after you have used all of your Card Value. If you attempt to return merchandise after the Card "Valid Thru" date, or if the Card has been deactivated, we will not restore any Card Value to the Card and you are subject to the policy of the merchant who accepted the Card for payment of the merchandise or services.

**Registering Your Card:** You may register your Card on the Internet at [www.MyPrepaidCard.info](http://www.MyPrepaidCard.info) or by calling 1-866-648-7961. Registering your Card is free. Your Card may be replaced if lost, stolen, or expired, ONLY if you have previously registered the Card. However, if anyone uses the Card prior to your notifying us that your card has been stolen or lost, we cannot restore the Card Value that was used prior to your notification to us. We will restore only the unused Card Value to a new Card.

**Reloading Your Card:** When you register your Card, you may also register the Card for reload functionality. Once your Card has been registered for reload functionality, you may reload value on your Card online at [www.MyPrepaidCard.info](http://www.MyPrepaidCard.info), or in person at the business entity where the original Card was purchased. You may not reload your Card by telephone. You can reload value on your Card utilizing the Internet by using a valid credit card only. You may reload value on your Card in person using a valid credit card, cash, or signature debit card. You will be required to present a form of identification that matches the name on the credit card or signature debit card for all in-person reload transactions. You must know the amount of your Card Value prior to submitting a reload request. The Card Value may never exceed five hundred dollars (\$500.00). Attempts to reload the Card Value in excess of five hundred dollars (\$500.00) will be declined. You will be required to pay a one dollar (\$1.00) reload fee, per reload transaction, at the time of the reload transaction. Reload fees will be billed to the credit card or signature debit card used to fund the reload of Card Value for all reload transactions.

**Zero Balance and Negative Balance Cards:** We reserve the right to deactivate your Card any time after you have used all of your Card Value. If your Card retains a zero dollar (\$0.00) or negative dollar (less than \$0.00) Card Value for thirty (30) consecutive days, we will deactivate your Card. Any value reload transaction must occur prior to the end of the thirtieth (30<sup>th</sup>) day.

**Renewing Expired Cards:** Your Card will expire, however, your Card Value might not, as required by your local state law. Your Card will cease to function for purchase transactions on the first day of the month following the "Valid Thru" date indicated on the face of the Card. If you previously registered your Card as stated above, and provided a valid email address as requested, and have a Card Value greater than \$3.50, approximately thirty (30) days prior to the "Valid Thru" date imprinted on the face of the Card, we will notify you via the email address that you provided that your Card has a positive Card Value remaining. Registered Cardholders may request that their Card Value be re-issued on a new Card with

a new expiration date and with their remaining Card Value less a \$3.50 reissue fee. We will charge a re-issue fee against the Card Value on your original Card set to expire within the following thirty (30) days. The re-issued Card will expire no sooner than twelve (12) months from the Valid Thru date on the face of the re-issued Card. All re-issued Cards will be shipped to the registered Cardholder address within ten (10) business days after we receive the re-issue request from the registered Cardholder. For non-registered Cards and registered Cards that are not re-issued, upon expiration of the Card, we will remove any remaining Card Value from the Card and retain the value as compensation for our services as we explained above (reference Unused Cards or “Breakage” above).

**Failure to Complete Transactions:** We typically activate the Card upon purchase, but if system problems occur, we might not be able to activate the Card for up to two business days after the date of purchase. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough Card Value to make your proposed transaction;
2. If the transaction would exceed your Card Value;
3. If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we might have taken;
4. If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
5. If access to your Card has been blocked after you reported your Card lost or stolen;
6. If we have reason to believe the requested transaction is unauthorized; and/or
7. Any other exceptions stated in this Agreement or provided by law.

IN NO EVENT WILL WE, OR OUR PROCESSORS BE LIABLE FOR LOST PROFITS OR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES RELATED TO THE USE OF THE CARD OR THIS AGREEMENT (WHETHER BASED IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE). OUR LIABILITY AND THAT OF OUR PROCESSORS TO YOU OR ANY THIRD PARTY IS ABSOLUTELY LIMITED TO THE AMOUNT OF YOUR NET CARD VALUE.

**Merchant Handling:** We are not liable to you for any merchant’s failure to honor the Card. You agree to attempt to settle all disputes about purchases you made using the Card with the merchant to whom you presented the Card. If you are entitled to a refund for goods or services obtained with a Card, you agree to accept credits to your Card in place of cash. If a refund is made, the Card Value on the Card can never exceed the Card’s original Card Value. If you receive a credit, the credit may not be added to your Card Value for up to seven (7) business days. Return and refund policies are dependent on the merchant from whom you made the purchase. You should obtain a receipt at the time you make a transaction using your Card. You agree to retain your receipt to verify your Card transactions. In case of errors or questions about your Card electronic transactions, call 1-888-489-0464 or write to Cardholder Services, NBO Systems, Inc., 3676 W. California Avenue, Building D, Salt Lake City, Utah 84104 if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. You must contact us no later than sixty (60) days from when the problem or error appeared. When corresponding in writing please include:

1. Your name, address and Card number (if any);
2. Describe the error or the transaction you are unsure about, and explain why you believe it is an error or why you need more information;
3. Provide the dollar amount of the suspected error;
4. Include copies of all receipts, statements, transactions, or any other pertinent information.

If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days of the oral representation. If we ask you to put your complaint or question in writing and you do not provide it as requested within ten (10) business days, we may not take further action. We will determine whether an error occurred within ten (10) business days after we hear from you orally, or in writing, and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will communicate the results to you within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation.

**Amendment, Cancellation:** We may, at any time, change or repeal these terms and conditions. We may cancel or suspend this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we may implement such change without prior notice. Due to unforeseeable future events, we may cancel your right to use the Card at any time and have

you return the Card to us. The Card and the net Card Value may be redeemable if presented with the original purchase receipt and if the Card is unused. The Card and the net Card Value may also be redeemable in cases where unforeseeable future events make your Card unavailable for use, or as required by applicable law. In cases where unforeseeable future events make your Card unavailable for use, return the Card to the business or location, where the Card was originally purchased, for a refund.

**Loss, Theft, or Unauthorized Use:** We are not responsible for lost or stolen Cards. We are happy to answer your questions about transactions if you registered your Card at [www.MyPrepaidCard.info](http://www.MyPrepaidCard.info) as stated above. We cannot verify purchase or transaction information without the verification provided by the Card registration process. If you believe your Card has been lost or stolen, or that someone may use your Card without your permission, immediately call 1-888-489-0464. Contacting us by telephone is the best way to minimize your possible losses. If you fail to notify us promptly or you are negligent or fraudulent in the handling of your Card, you could lose all of the Card Value. If you become aware of Card transactions that you did not make, tell us at once. If your Card has been lost or stolen, and you notify us, we will deactivate your Card to minimize losses. You will be asked to identify yourself based upon the information provided during the Card registration process. If there is sufficient net Card Value and we have confirmed your registration information, the Card may be reissued for the remaining net Card Value at the time the Card is reported lost or stolen. You agree to pay a re-issuance fee of \$3.50 per re-issued Card, which we will deduct from the remaining Card Value on each Card re-issued.

**Confidentiality:** We may disclose information to third parties about your Card or the transactions you make:

1. Where it is necessary for completing transactions;
2. In order to verify the existence and condition of your Card for a third party, such as a merchant;
3. In order to comply with government agency, court order, or other legal reporting requirements;
4. If you give us your written permission; or
5. To our employees, auditors, affiliates, service providers, or attorneys as needed.

**Other Terms:** Your rights and your obligations under this Agreement follow the possession of the Card. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We encourage you to register your Card at [www.MyPrepaidCard.info](http://www.MyPrepaidCard.info) for additional protection for lost, stolen, or soon to be expired Cards. We do not waive our rights by delaying or failing to exercise them at anytime. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Maryland except to the extent governed by federal law. Any change made in the manner provided by applicable law prior to the effective date of the change for security purposes, will be implemented without notice. We may cancel or suspend your Card or this Agreement at any time and pay you for any unused Card Value remaining on the Card. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

You may obtain transaction history in electronic format free of charge at [www.MyPrepaidCard.info](http://www.MyPrepaidCard.info) during each month in which a transaction occurs. You may request to have a paper statement transaction summary mailed to you for a fee of five dollars (\$5.00), per paper statement, for this service by calling 1-888-489-0464.