

Reloadable Cards FAQ



We are discontinuing our reloadable card program effective May 1st. We will do everything we can to minimize the impact to members who currently utilize these cards. Please see the FAQ below for answers to the most common questions. If you have additional questions, please contact our Member Service Center at 865-482-1043.

Why are you discontinuing the reloadable card program?

The reloadable card program requires a great deal of resources to maintain, but is only utilized by a small percentage of members. We believe these resources should be redirected to products and services that benefit more members.

When do the changes take effect?

Reloads will not be available effective May 1st.

What can I do with my existing reloadable card?

You may continue to use an existing card with a balance until the card expiration date.

I was charged a fee for my card and did not get to use all the reloads that were promised. What can I do?

If you were unable to use all of your available reloads, we will be happy to return the purchase fee of \$5.95. You may still continue to use the card until the existing balance has expired.

I have a personalized card that expires soon. Will it be re-issued?

No. Cards will no longer be reissued effective May 1st. You can request to transfer the balance on your card to your credit union account.

May I continue using the website to manage my reloadable card?

You may still visit <https://www.y12fcu.org/gift-cards/> to check your balance and review transactions. The reload option is no longer available.

What if I do not want to continue using my reloadable card?

We will gladly transfer any balance on an existing reloadable card to your credit union account upon your request.

What other options are available to me in place of the reloadable card?

- We offer a variety of checking accounts with debit card access.
- We offer gift cards that are very similar to your existing reloadable card. The difference is that funds are only loaded one time at purchase.
- A secured Visa credit card is a good option if you are looking to build credit. This card is secured by funds on deposit in your account, so it does not require a credit check. Payments are reported to the credit bureau, so it helps to establish a payment history. A minimum \$500 line of credit is required.