**Member FAQs**

I. **GENERAL/HOW IT WORKS**

**Q:** Who is eZforex?

**A:** eZforex is Visions Federal Credit Union’s Business Partner and is a national Foreign Exchange company that specializes in working with financial institutions and the public in obtaining low cost foreign currency easily and quickly. eZforex has over 1,200 affiliate locations throughout the United States.

Log on to https://www.ezforex.com/company/company.asp for more on their history and background.

**Q:** Are there any states where purchase is not allowed?

**A:** Only Arizona; Alaska; Hawaii; Maine; West Virginia; and Washington State.

**Q:** How does the process work?

**A:** You order online.

Online order: **The first time you order** you will be asked to select the currency and amount you wish to order:

![Currency Selection Interface](image)

Then how you wish to pay for the purchase (**Visions uses the CU Service Center Option only**).

With the CU Service Centers ® Network, your membership and accounts remain at your own credit union, but you can access and conduct business with your credit union through any of the CU Services Center ® locations. Check to see if your credit union is on the CU Service Center Network.
Options:
First-Time Users
Ready to Continue with Enrollment Code
Ready to Login
Close

To register, click on First –Time Users. You will be asked several questions that will be needed to identify yourself and two different ways to validate your registration. This is necessary due to Government regulations and to protect your confidentiality. Please list your name and address exactly as it is listed on your statement when asked.

After you are registered you can place your order for as many currencies as you like. You can choose either your Visions Checking or Primary Share account to pay for the purchase. Within 5-7 business days you'll receive the money via UPS. In fact, you'll receive an e-mail and a phone call the day your order is shipped to alert you to expect arrival of the currency.

Q: What if I encounter a problem with registering online?
A: If you should encounter a problem registering, or at any point in the order process, please call the Visions FCU Call Center at 800 242-2120 and ask for one of our Foreign Currency Specialists or e-mail us at foreignexchange@visionsfcu.org during business hours:

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<thead>
<tr>
<th>Day</th>
<th>Hours</th>
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<tbody>
<tr>
<td>Monday</td>
<td>8:30AM to 5:00PM</td>
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<td>Tuesday</td>
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<td>Thursday</td>
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<td>Friday</td>
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Q. Is there an age requirement to purchase currency?
A. You must be at least 13 years old, and have your own Visions account. If you are under 18, you will not be allowed to have over $1,000.00 delivered to you because of delivery requirements.

Q: I am required to enter a return trip date. What if I am unsure of my return date?
A: Enter an estimate.

Q: What are the key benefits to purchasing foreign currency before I travel?
A: The key benefits are listed below:

1. SAVE up to 3% on Credit Card SURCHARGES on items purchased overseas. Use your pre-purchased foreign currency instead.
2. Simple online ordering with convenient & secured delivery options, guaranteed.
3. Save by purchasing foreign currency prior to departure and avoid escalated fees and inflated exchange rates in airports, hotels and financial institutions.

Q: How much money should I take?

A: To determine how much currency to take, please consider the following:

- Number of days you will be overseas
- Number of people for whom you are purchasing currency
- Souvenirs (Are you a big spender?)
- Meals, Tips Transportation (i.e. taxi, subway, etc.)

Considering the above, most people purchase approximately $100-$125 per day for each person traveling.

Q: Which countries accept Euros?

A: Austria, Belgium, Finland, France, Germany, Greece, Holland, Ireland (not Northern Ireland), Italy, Luxembourg, Portugal, Slovenia, and Spain. In 2008 Cyprus and Malta were added to the list.

Q: What is minimum and maximum amount that can be purchased?

A: There is no minimum. The maximum per day is $4,000.00.

Q: How many kinds of currency are available?

A: There are over one hundred versions of currency available.

Q: Can I order multiple currencies in one order?

A: Yes.

Q: Can unused currency be returned?

A: No.

Q: Can I return foreign currency to eZforex that I did not purchase from eZforex?
A: No.

Q: Can I purchase foreign currency from eZforex when I am outside the US?

A: No, eZforex can only ship within the United States due to the various regulations from country to country.

Q: What do I do if I get locked out of my account at eZforex?

A: Contact eZforex at 877-393-6739.

Q: Should I use ATM's overseas?

A: It is not always best to use ATMs overseas for the following reasons:

1. **Fees** - Rates have fees attached upwards to $5-$7 U.S. Remember, your local financial institution charges a foreign fee, and the sponsoring overseas ATM usually charges a fee as well.

2. **Security Reasons** – many people use ATMs attached to outside walls. People are watching Americans exchanging money, which sometimes encourages purse snatching or pick-pocketing.

3. **Transportation Strikes** – Numerous travelers have been stranded without money because the machines were out of cash due to strikes.

Q: Should I use my credit card overseas?

A: You may, however, just remember that Visa and MasterCard charge up to 3% on top of every overseas purchase. This adds up quickly.

Q: Can I use my Visions Credit Card to purchase eZforex foreign currency?

A: Yes. You can take a cash advance from your credit card and transfer the money to your account, via VisionLine.

II. **SHIPPING**

Q: How is the currency shipped to me? What is the shipping charge?

A: Orders are shipped via UPS or FedEx Next Business Day delivery (**After payment processing of 5-7 days**), the shipping and handling charge is $16.50.

Q: How long will it take to receive my foreign currency?

A: Usually within 5-7 business days from the order date.
Q: Why does it take 5-7 business days if I’m paying for overnight delivery?
A: There is a payment clearing and security clearing time of 3-5 business days. Once your payment is deposited, eZforex ships out the currency to you via UPS or FedEx Next Business Day delivery.

Q: How will I know the money has been shipped?
A: You will receive an email from eZforex announcing that your foreign currency has been shipped. If you need an order tracked, you may contact eZforex through their customer service line or email support@eZforex.com between 6am-4pm PST.

Q: Do I need to sign for the shipment?
A: All orders will require a signature upon delivery.

III. EXCHANGE RATES

Q: Why is the eZforex exchange rate different than on the Internet or in the Wall Street Journal?
A: Those exchange rates are wholesale rates, based on what one bank charges another bank when buying in excess of $1 million. Consumers do not have access to this rate either in the U.S. or overseas.

Q: How do the eZforex rates compare with overseas rates?
A: In most cases, they are equal to or lower than overseas venues. These statistics are based on surveys completed from returning travelers. 85% of the people responding said that when they ran out of money and had to make additional foreign currency purchases, eZforex exchange rates were at least 3% lower than rates overseas.

Q: Can you guarantee that the exchange rates are lower than what I get overseas?
A: There are no guarantees, but eZforex sells currency to thousands of people each month and 95% of all surveys sent out after these clients returned have said that eZforex’s rates are at least 3% better than rates overseas.

IV. PERSONAL INFORMATION / SECURITY

Q: Why do you need my social security number?
A: Since 9/11, the U.S. Treasury Dept. has strict rules and regulations concerning foreign exchange transactions, and therefore, this additional information must be collected. This information is not reported, but is required for U.S. government compliance auditing. All of your information
Q: What if I don’t want to enter my social security number?
A: Because of regulations mandated by the US Treasury Department after 9/11, your transaction cannot be processed without your social security number. Additionally, entering a false SSN will result in your order being declined during our security processing.

Q: Is it safe to purchase foreign currency through eZForex?
A: Yes. eZForex implements many controls to ensure that transactions on their site are protected. To ensure information provided online is secure, eZForex employs leading edge, encryption technology and Secure Socket Layers (SSL).

Q: Is the eZforex site secure?
A: Yes, please read their Security Policy and Privacy Policy.

Q: Please explain the security procedures regarding identity verification.
A: eZforex views clients’ security and protection and identification requirements as top priority. Therefore, they reserve the right to decline ANY transaction in which the identity of the client cannot, in full confidence, be verified. False identification is justification for immediate termination of the order. If it is determined that false identification was given, eZforex reserves the right to terminate the order without notification.

V. ORDER CANCELLATIONS

Q: What do I do if my trip is cancelled BEFORE I receive my order?
A: In the event of trip cancellation OR postponement, PRIOR to the currency order being shipped, please call the eZforex office at 877-393-6739 to speak to a Sales Support team member or email support@ezforex.com. eZforex will cancel your order and process a payment refund, less the $20.00 processing fee.

Questions?

Contact your Visions FCU Foreign Currency Specialist at:
Phone: 800-242-2120
E-mail: foreignexchange@visionsfcu.org