

GIFT CARD TERMS AND CONDITIONS

The Gift Card (referred to below as "the Card") issued by Susquehanna Bank ("Issuer") may be used only in the manner and for the purposes authorized by these Terms and Conditions. For purposes of this disclosure, Susquehanna Bank's business days are Monday through Friday, holidays excluded.

Section 1. TRANSACTION TYPES AND LIMITATIONS

Using the Card. You may use the Card to pay for purchases almost anywhere that Visa debit cards are accepted, except for Prohibited Transactions as described below. A purchase transaction will cause the amount available on the Card to be reduced by the amount of the purchase. The Card is provided for your use and you agree to use the Card only as instructed, and to be responsible for any transaction made by a person you authorize or permit to use your Card.

Prohibited Transactions. PIN-based transactions are not available with the Card. You must provide your signature in order to make a purchase with the Card. You may not use the Card to withdraw funds or receive cash advances. You may not use the Card for any illegal purpose, including the purchase of illegal goods, services, or illegal gambling.

In addition, the Card may not be used to reserve any balance that has not yet accrued, such as to reserve hotel rooms or for pay-at-the-pump fuel purchases (if you would like to use the card to purchase fuel, the card will need to be presented to an attendant and processed for a specific dollar amount). You also may not use the Card to add a tip after a transaction has been processed with the Card, for example, at restaurants or for beauty services. You will be responsible for any violations of these restrictions as described in Section 3.

Your Card and remaining funds will expire on the date shown on the Card. You will lose any remaining balance when the Card and funds expire; any unused balance will be handled according to the applicable unclaimed property law.

Activation. New Cards are activated and funded at the time of purchase. Replacement Cards may need to be activated before use. The Card must be signed by and registered in the recipient's name at www.susquehanna.net. Registration of the Card is necessary for issuing card replacements in the event that the Card is lost or stolen.

Limitation on Frequency of Transactions. There is no limit on how frequently you may use your Card to make purchases. However, you may not make transactions that exceed the amount of funds available on your Card, except as provided in Section 3 below.

Section 2. POINT-OF-SALE TRANSACTIONS

The use of your Card to purchase goods and services from merchants constitutes a simultaneous demand against and withdrawal from the available funds on your Card. You must provide your signature to authorize a transaction – a PIN cannot be used with the Card.

Section 3. FEES

Replacement Fee – There is a \$10.00 fee to replace a lost or stolen card; the fee will be deducted from the available balance on the Card; the remaining balance, less the fee, will be applied to the replacement Card.

Returned Card Fee – There is a \$5.00 fee for each Card returned unused to the Issuer; the fee will be deducted from the available balance on the Card; the remaining balance, less the fee, will be credited to the purchaser's account. Cards cannot be returned after 30 days from purchase date.

Inactivity Fee – There is an \$8.00 per month fee after 12 consecutive months of inactivity; the fee will be deducted monthly from the available balance on the Card until the Card expires, the available balance is zero, or until a purchase is conducted.

International Transaction Fee – Up to 1% of the transaction amount for transactions made in non-U.S. territories, whether or not currency is converted, will be charged to the Card.

All fees outlined in this section will be deducted from the Card without further notice.

Conversion to U.S. Dollars. Transactions made in currencies other than U.S. Dollars will be converted into U.S. Dollars. The exchange rate used to convert the currency used in an international transaction into the billing currency, shall, in each instance, be either a rate selected by Visa from the rates available in wholesale currency markets for the applicable processing date and may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable processing date, plus the Issuer International Transaction Fee. Conversion to U.S. Dollars may occur on a date other than the date of the transaction, and thus the actual conversion rate may differ from the rate in effect at the time of the transaction. You agree to pay the converted amount plus any applicable conversion charges.

If you plan to make a purchase for an amount that exceeds the available balance on your Card, you must inform the merchant before making the purchase. The merchant will require payment for the excess by other means.

If you improperly receive value greater than the remaining balance on your Card for any reason, you (or the purchaser of the Card) will be liable for the amount by which your transaction(s) exceeds the remaining balance.

Section 4. DISCLOSURE OF INFORMATION TO THIRD PARTIES

- Where necessary to complete the transaction (e.g., to verify the existence and condition of your Card to a merchant); or
- To comply with government agency or court orders or as otherwise required by law or in connection with examinations by banking authorities; or
- For analytical purposes; or
- With your permission.

Section 5. PREAUTHORIZED TRANSFERS

You may not make pre-authorized, regular payments with the Card, including any automatic withdrawals for recurring monthly bills. If a violation of this section causes you to exceed your available balance, you may be liable for the amounts described in Section 3.

Section 6. ACCOUNT BALANCE

You will not receive mailed account statements; however, you can review your transaction history and obtain your current balance at www.susquehanna.net or by calling (toll free) (800) 311-3182.

Section 7. ISSUER'S LIABILITY FOR FAILURE TO COMPLETE TRANSACTION

The Issuer will be liable for your actual and direct damages if it causes your Card transaction to be unreasonably delayed or processed for an incorrect amount, unless:

- You have insufficient funds available on your Card to cover a transaction (through no fault of the Issuer); or
- A terminal or system malfunction caused the loss; or
- Despite reasonable precautions, circumstances beyond the Issuer's control (such as flood or fire) prevent or delay the transaction; or
- Issuer has blocked or restricted Card usage at certain merchants and/or locations.

Section 8. ERROR RESOLUTION PROCEDURES

In case of errors, questions, or discrepancies about your Card transaction(s), call (800) 311-3182, as soon as possible. You must contact us within 60 days from the date of the transaction authorization and you must provide us with the following information:

- Tell us your name and card number (required).
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you (20 business days for Cards purchased by new account customers) and will promptly correct any error. If we need more time to investigate, however, we may take up to 90 days. If we decide to do this, we will credit your Card within 10 business days (20 business days for Cards purchased by new account customers) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Card.

We will tell you the results within three business days after completing our investigation.

You may ask for copies of the documents that we used in our investigation.

SECTION 9. LOST OR STOLEN CARDS

If your Card is lost or stolen, promptly notify Issuer by calling (toll free) (800) 311-3182 or writing to PO Box 1000, Attn: CARDSERV, Lititz, PA 17543. A replacement Card in the amount of your remaining balance minus the Replacement Fee may be issued to the original purchaser. However, you must provide your Card number to cancel your Card and to receive a replacement Card. Keep a record of your Card number in a safe place, separate from the Card.

SECTION 10. AMENDMENT AND GOVERNING LAW

Issuer may change these Terms and Conditions by posting the revised terms to our website shown on the Card. Changes will apply to any remaining balance on the Card. This agreement is governed by federal laws and to the extent not preempted, by the laws of the Commonwealth of Pennsylvania, without regard to conflict of laws principles.

Version 12/7/2011

Information about the Card or Card transactions may be disclosed to and by third parties on the Issuer's behalf only:

--