



GIFT CARD DISCLOSURES

MINIMUM PURCHASE REQUIREMENT

CARD VALUES	There is no fee charged to purchase a card; however there is a minimum initial per card purchase requirement of \$10. Cards may be purchased in \$5 increments thereafter with a maximum card value of \$500.
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SERVICE FEES

MAINTENANCE FEE	If this Card becomes inactive for twelve consecutive months, there will be a Maintenance fee charged monthly commencing on the thirteenth month. This fee will be charged each and every month thereafter that the card is inactive until such time as the balance is depleted or the card expires	\$ 2.95
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OTHER FEES

CARD REPLACEMENT FEE	If the card is reported to our Customer Service Center as lost or stolen and you request a replacement card there will be a one-time Replacement Card fee charged to your remaining funds. The remaining balance on the card must be greater than \$9.95 at the time of the request for service in order to process a replacement card.	\$ 9.95
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CARD and FUNDS EXPIRATION

CARD and FUNDS EXPIRATION DATE	This Card will expire five (5) years from the date of issuance, or purchase. The Issue Date is recorded on the card in the space provided at the time of purchase. The expiration date of the card and underlying funds will occur on the last day of the 60 th full month following the date of issue. The expiration date can also be found by visiting our website at www.thecardcenter.com , or by calling 866-510-2983 . If the card balance is zero or becomes zero prior to the date that the card is to expire we will close the account. The card cannot be reloaded once its initial value has been depleted.
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For information visit www.thecardcenter.com or call 1-866-510-2983

This card is issued by Palm Desert National Bank. It may only be used to make purchases at participating Downtown Newark Partnership merchant locations. A list of participating merchant locations can be accessed by visiting enjoydowntownnewark.com.