

**1. Who is StoreFinancial?**

StoreFinancial is an international payment systems processor based in Overland Park, Kansas (a suburb of Kansas City, Missouri) that offers the most comprehensive turn-key shopping center gift card program in the world.

**2. How can a customer find the available balance of the gift card?**

The value of the gift card will be written on the back of the gift card and may be listed with the materials that came with the gift card at the time of purchase. Other options include calling the number on the back of the gift card, check [www.getmybalance.com](http://www.getmybalance.com), or visit the Customer Service Desk or Management Administration Office during normal business hours.

**3. What if the gift card is declined?**

If a transaction is declined, the customer should check the balance (see, "How can a customer find the available balance on the gift card?"), tell the cashier how much is available on the gift card to use towards the purchase, and pay the remainder with another form of payment.

**4. How are returns, exchanges, or disputes handled?**

Merchants may credit gift cards, subject to their return policy, back to the gift card used to make the original purchase. For this reason, it is very important that customers keep gift cards and receipts. Funds credited by the merchant will be available 3-5 days after the return is processed. If the gift card is not present, the merchant may issue a store credit, store valued gift card or exchange. Please note that voided transactions may take up to 7 days to be credited back to the gift card's available balance.

**5. How can a customer track activity on the gift card?**

Transaction history is available through [www.getmybalance.com](http://www.getmybalance.com)

**6. Can the cardholder re-load the gift card by putting more money on it?**

No, the gift card is not re-loadable. However, returns and credits can be applied.

**7. What if the gift card is physically damaged?**

Contact the shopping center management office or call the number on the back of the gift card.

**8. Who should a customer contact if the gift card status reads, "inactive," when funds should be available?**

Please contact the shopping center management office or call the number on the back of the gift card for more information.

**9. Can other forms of payment be used with the gift card when making a purchase?**

Yes. The customer should inform the cashier how much to deduct from the gift card and how much to deduct from the other payment method(s). Please note that some stores are not able to split purchases between gift cards and credit or debit cards. In these cases, a customer may need to pay the difference in cash or check.

**10. Can the gift card be used at an ATM, "Pay at the Pump Gasoline," or gratuities?**

No. The gift card cannot be used at ATMs, Pay at Pump Gasoline, or for tips or gratuities.

**11. Can the gift card be personalized or embossed with the recipient's name?**

No. One of the safety features of the gift card is its consistent appearance. At this time, gift cards cannot be personalized or embossed with any recipient's name.

**12. Can the gift card be used online, for mail orders, or phone order purchases?**

No. The gift card will decline if these types of purchases are attempted.

**13. Can balances from multiple gift cards be combined on to one gift card?**

Yes. Contact the shopping center management office or call the number on the back of the gift card for more information.

**14. What should a customer do with the gift card once the funds are depleted?**

Keep the gift card, even after the balance is depleted, in case items need to be returned. A merchant might ask a customer to present the gift card as proof of purchase.

**15. Where are the gift cards purchased?**

Gift cards can be purchased at the Information Center of Corning.

**16. During what hours are the gift cards sold?**

Gift cards are available at the Information Center of Corning during normal business hours. Hours change seasonally- current business hours can be found at: [www.corningny.com](http://www.corningny.com)

**17. What tender type(s) are accepted for payment?**

Cash, Check, MasterCard, Discover, and Visa are accepted for payment of gift cards.

**18. In what amounts can the gift cards be purchased?**

The gift cards can be purchased in any denomination from \$5.00-\$500.00.

**19. Is there a limit to the number of gift cards that can be purchased?**

No, there is not a limit; however, 48 hour notice is required for purchases of 20 gift cards or more.

**20. Can the gift cards be purchased online?**

Currently, consumers can only purchase gift cards at the Information Center of Corning.

**21. Is there a fee to purchase a gift card?**

There are administrative fees to help cover the cost of the gift card program that are as follows:

1-25 Cards: \$2.75 per card

26-75 Cards: \$1.75 per card

75+ Cards: \$ .50 per card

**22. Where is the gift card accepted?**

The gift card is accepted at all participating retail locations as outlined by [CorningGiftCard.com](http://CorningGiftCard.com). These participating businesses will change on a regular basis. Consumers should check back frequently for added stores.

**23. Where is the gift card not accepted?**

The gift card is not accepted at non-participating locations.

**24. Does the gift card ever expire?**

No.

**25. Is there a fee to transfer the balance from one gift card to another?**

There will be a \$1.00 fee to transfer the balance from one gift card to another.

**26. Are there different gift card design(s) available?**

No. Currently, the gift card comes in one standard design.

**27. What happens to the unused remaining balance?**

The remaining balance of the card will be left on the card for future use. Please make sure to track your balance so you can provide the exact amount for partial payment. You can obtain your balance online, by phone, or through a merchant.

**28. What if the gift card is lost or stolen?**

These gift cards should be treated as cash. Lost or stolen gift cards will not be replaced.

**29. What are the Account Maintenance Fee (AMF) details of your program?**

Inactive cards will be charged an Account Maintenance Fee of \$3.00 per month starting on the first day after a one-year period of inactivity. Card activity includes any activity that results in an increase or decrease in the card balance, balance inquiries, and customer service activity.

**30. Can the gift cards be mailed?**

Yes, gift cards may be mailed when payment is made in advance for shipping and handling fees.