

Frontier Visa® Spirit Credit and Debit Card Program Terms and Conditions

1. Program Overview

- Participation in the Frontier Credit Union CEI Spirit Card Program is subject to specific restrictions, including but not limited to the terms and conditions contained within the agreement(s) with the specified school(s). This program provides the following features and benefits:
- No minimum Balance or Monthly Fees: There are no minimum balance requirements or monthly fees associated with the VISA® Spirit Debit and Credit Cards.
- Instant Issue Visa® Credit and Debit Card: Customers will receive a Visa® credit or debit card at no cost, issued immediately when in branch. Cards may take up to 2 weeks to arrive by mail.
- Access to ATMs: Cardholders can access over 30,000 surcharge-free ATMs nationwide at no charge.
- Online Services Access: Free access to all online services is included, which encompasses online banking, a mobile application, electronic statements, bill payment, remote check deposit, and additional convenience features.

2. Program Eligibility

- The Frontier Credit Union CEI Spirit VISA® Debit card may be linked to any Consumer Checking Account or Business Checking Account.
- The Frontier Credit Union CEI Spirit VISA® Credit card may be linked to any Frontier Membership, some restrictions may apply.

3. Donation and Rewards Program

The interchange from each transaction made using the Frontier Credit Union Visa® Spirit Credit and Debit Card at participating locations will go toward funding the CEI Frontier Scholarship Program supporting students pursuing STEM degrees at CEI.

4. Card Features

- School Branding: Logos for the debit cards are provided by affiliated schools and comply with applicable trademark regulations.
- Mobile Wallet Usability: Not all retailers accept payments through mobile wallets. Please ensure the retailer accepts the specific mobile wallet you intend to use and is also a VISA participant. The image displayed in a digital wallet will not necessarily match the physical card; it will represent the Frontier Credit Union debit card or credit card. All mobile wallet transactions are eligible for the card program, provided the cardholder has an active Visa® Spirit Credit and Debit Card and the mobile wallet is appropriately linked to the Visa® Spirit Credit and Debit Card.
- Carrier Limitations: Availability of mobile wallet features may be influenced by the coverage area of the cardholder's mobile carrier, and standard data and messaging rates imposed by the mobile carrier may apply.

5. Additional Terms

For further information regarding card-related terms, please visit the following links:

- [Debit Loan Payment Service Agreement](#)
- [Card Dispute Terms](#)

VISA is a registered trademark of VISA International Service Association and is used under license. Deposit products and services are offered through Frontier Credit Union, which is federally insured by the National Credit Union Administration (NCUA).

By participating in the VISA® Spirit Card Program, you agree to abide by these terms and conditions and acknowledge that additional terms and conditions contained within the agreement(s) between Frontier and participating school(s) may apply.