

What is Huck's Pay?

A Huck's Pay account is a smart phone mobile application that has been authorized to conduct an ACH debit transaction. It is a form of an electronic check with a secured User ID (PIN) for verification and security. You link your bank account to the payment card or mobile app and use it for payment at participating locations.

Is my information secure?

The security of your data is very important to our business. Except for providing information to participating merchants, we do not resell or disclose any information to a third party. The data you have provided is required to enable us to verify and link your information to your payment card account to be able to perform ACH debit transactions. Your enrollment data is kept safe in our secured database servers. All bank information and PINs are encrypted as soon as your enrollment is submitted.

How is my payment card account used for payment?

Huck's Pay has technology that enables you to link your checking account and a Personal Identification Number (PIN) with your payment card account so you can pay for goods and services at Huck's Market. Once you activate your account, you may use your card or mobile app (where applicable) as your method of payment. An ACH debit transaction, for your total transaction amount, will be submitted to your bank account within the next three (3) business days.

Why do you need my driver license information?

Huck's Market wants to provide you with a convenient way of paying for gas at a lesser price and also to pay for items inside their store. It is important to recognize that you are issuing an electronic check when you use the payment card account for payment. This is no different than writing a check at the supermarket and being asked to show your driver license as an ID.

When you enroll in the program you voluntarily provide certain information to Huck's Market in order to participate in this program. No information will be taken from the magnetic stripe on your driver license to create a database and the driver license will be used only to verify your identity as a participant in the program.

Why do you require the last four digits of my social security number with enrollment?

When you enroll in the program, the last four digits of the social security number are used for: identity verification purposes (in addition to the other information you provided during enrollment), an account security question and to protect you against fraud.

The security of your data is very important to our business. Except for providing pertinent information to the participating merchant, we do not resell or disclose any information to a third party. Your enrollment data is kept safe in our secured database servers. This information is encrypted as soon as your enrollment is submitted.

Why use Huck's Pay rather than a regular debit card?

Debit cards and credit cards are forms of payment that carry large merchant fees from the banking and credit card industry. These charges are transparent to the consumer. However, these charges limit the ability of the merchant to pass rewards directly to you. Huck's Pay allows Huck's Market to pay lower processing fees for these ACH transactions which enables us to reward you.

Why are you able to reward me for using Huck's Pay?

When you choose to use this form of payment, Huck's Market is able to pass the rewards to you. Convenience stores operate on low margins and a high cost of their operation is the credit/debit card merchant fees. When you use a credit/debit card at the pump, merchants pay about 2% of the amount you spend to the credit/debit card company.

Since most gas stations are not equipped with the technology to accept a check, and consumers are not carrying checks when they go to the station, payment by check is not practical. However, in essence, the ACH payment account is an electronic check which you authorize to electronically debit your bank account.

Huck's Market would rather reward you directly than pay the higher cost to the credit/debit card companies. It is a WIN/WIN for both you and Huck's Market.

How does the enrollment bonus work (50/50/50)

Huck's Market is offering a 50¢ off for the first 50 days or the first 50 gallons pumped after enrollment. This will stack with the everyday 15¢ Huck's Pay Member discount. The enrollment bonus period starts when you **enroll** in Huck's Pay so it is best to verify and activate your account as quickly as possible. **You will receive your normal rollback discount at the pump for the 15¢ member discount; however, the promotional discount will be awarded at the time Huck's submits the debit to your account.**

What is an ACH debit transaction?

The Automated Clearing House (ACH) Network is a highly reliable and efficient nationwide batch-oriented electronic funds transfer system governed by the NACHA Operating Rules that provide for the interbank clearing of electronic payments for participating depository financial institutions. The Federal Reserve and Electronic Payments Network act as ACH Operators, central clearing facilities through which financial institutions transmit or receive ACH transaction entries.

An ACH debit is also known as an electronic check transaction. There is a slight delay in processing these types of transactions to bank accounts. Think of it as writing a check, but it happens electronically. These types of transactions typically take 1 - 3 business days to post to your bank account.

Examples of ACH payments include:

- Direct deposit of payroll, tax refunds, Social Security and other government benefits
- Direct payment of consumer bills such as mortgages, loans, utility bills and insurance premiums
- Business-to-business payments
- E-checks
- E-commerce payments and Federal, state, and local tax payments

How long does it take for Huck's Pay account to become active?

Once you have enrolled, the information that you provided will undergo a bank validation process. This process could take up to three (3) business days after the enrollment date. You will be notified of the activation step and program details through subsequent email messages. You are responsible for

completing the bank verification step in order to activate the account. This step requires you to confirm two small test transactions that we post to your bank account for verification purposes.

I saw a small deposit and small withdrawal in my bank account, what is this?

Huck's Market validates your enrolled bank account information to ensure that we have the correct account number, the account is open, and most importantly that the account belongs to YOU. We do so by submitting a deposit and withdrawal to your bank account. These "challenge" transactions are a test to confirm the validity of the account. The enrolled payment card account is not activated until this bank verification process is completed. You must confirm these two amounts once they appear in your account. A "Verification" email will be sent to you, upon enrollment, which explains this activation process.

Is this USER ID/PIN the same as my current Bank Account PIN number?

No. The User ID (PIN) that you select can be any 4-digit number and does not have to be the same as the current PIN that you use with your ATM or Web ID to your bank account. It is important to remember your PIN in order to use this method of payment.

Are there any fees to enroll or to use this payment method?

Currently, there is not an enrollment fee and we do not charge a fee to the consumer for the use of your Huck's Pay account. Your Huck's Pay account may be subject to an annual maintenance fee which would be properly disclosed at enrollment and/or prior to any fee amount being debited from your bank account. Also, your bank may charge fees relating to the ACH withdrawal of money from your checking account. Check with your bank for specific details. We do, however, charge a Return Fee in the event that your bank returns a transaction unpaid. For this reason, we recommend that you have Overdraft Protection on the account used for your payment card transactions to potentially avoid additional return fees.

Do I get charged by my bank for an ACH transaction?

Most banks do not charge for ACH transactions submitted to a CHECKING account. This is the same method that is currently used for paying mortgage payments, car payments and any authorized debits from your bank account. It is possible that some banks may charge a monthly fee for such services so please check with your bank for details. Charges will apply from your bank and from Huck's Pay if your transaction is returned as unpaid (NSF, Account Closed/Frozen, etc.). Our return fee will be the maximum amount permissible by state law. This fee is separate from any fees that your bank may impose for such returns. We recommend that you have Overdraft Protection on the account used for your payment card account transactions.

If I conduct a transaction and I do not have sufficient funds in my account, what will happen?

First, you should not conduct a transaction if you are aware that you do not have sufficient funds to cover the face amount of the transaction. If you do, the transaction will be returned by your bank and your account will be deactivated until you make good on your purchase. Returned transactions also result in a "Return Fee" permissible by state laws. Huck's Pay, or CHECKredi, will try to electronically collect the face amount of the transaction and the associated Return Fee on two attempts. I agree and authorize CHECKredi to contact me by U.S. mail, at my residence phone number, place of employment phone number and cellular phone number by means of a telephone call, a dialer or a text for the purpose of collections. I also agree to receive email communications from CHECKredi regarding my returned items for the purpose of collections. In the event that the company cannot collect through normal electronic means, your account will be flagged and referred to a collection service and your membership may be cancelled. We recommend that you have Overdraft Protection on the account used for your payment card account transactions to avoid additional return fees. By having Overdraft Protection with your bank, you may avoid our fees for any returned transactions.

How much of a reward will I receive for using this payment method?

Huck's Pay rewards offered may also vary from the amount at the time of your enrollment. Rewards are subject to change without notice at Huck's Market's discretion.

Where can I use my Huck's Pay as payment?

All Huck's Market locations inside or at the pumps.

Are there any limits on my Huck's Pay account?

YES. Transaction velocity/usage limits vary and are disclosed in the "Welcome" email that you receive upon enrollment into the program.

I lost my phone which Huck's Pay was loaded on, what do I do?

You should log into the member website at www.npcmember.com, or the member link provided on your merchant's website, to report your lost/stolen card. This will immediately deactivate the card.

How do I change my PIN/User ID?

You may change your PIN by logging into your Huck's Pay on www.hucks.com. You will need to click on your card/mobile number then select the Update My PIN option. If you forgot your PIN, click on the "Forgot PIN?" link at member login screen. A temporary PIN email will be sent to you with explicit instructions for resetting your PIN.

Why is an email address required?

Our system relies on email communication to all customers. The important activation step is emailed to you upon enrollment into the program. You will also receive a friendly reminder email for each purchase that you make using your payment card account. Your email address also becomes your login to the Huck's Pay website where you can manage your payment card account information, view your transaction activity and/or change your PIN if needed.

This policy was last updated on 2/2/24.