

PROTECT THIS CARD LIKE CASH. YOU MAY NOT BE ABLE TO GET A REFUND IF IT IS LOST OR STOLEN. This card has no value until activated. Card may be used at participating merchant locations. Present this card at time of purchase. No cash redemption except in NJ (for balances less than \$5) and elsewhere as required by law. Merchant not responsible for lost, stolen or damaged cards or for unauthorized use. For customer service, visit our website at [www.HeartlandGiftcard.com](http://www.HeartlandGiftcard.com).