



CobyCash & Downtown Dollars Terms & Conditions

Please read and acknowledge this Agreement before using your CobyCash & Downtown Dollars account. It contains the terms and conditions of the CobyCash & Downtown Dollars account linked to Your CobyCard. By adding value, registering for online account access and/or using Your CobyCash & Downtown Dollars account, You agree to be bound by the terms and conditions contained in this agreement, which will govern Your use of the CobyCash & Downtown Dollars account. Please read this agreement. The term of this contract begins when these terms are acknowledged and ends when the participant graduates or withdraws from SUNY Cobleskill (students), terminates employment (faculty/staff/employees) or the participant's CobyCard expires (other individuals).

1 Definitions

- a. You and Your each mean the Cardholder.
- b. We, Us and Our each mean SUNY Cobleskill Aux. Svc.
- c. Cardholder means an individual in whose name and for whose benefit a CobyCard is to be issued or has been issued by SUNY Cobleskill Aux. Svc.
- d. Contributor means an individual other than the Cardholder who loads value to a CobyCash & Downtown Dollars account for a Cardholder.
- e. Authorized Guest User means an individual designated by the Cardholder to have online account management privileges at the Card Program Website.
- f. CAS means SUNY Cobleskill Auxiliary Services, Inc.
- g. College means SUNY Cobleskill
- h. Service Provider means a third party contracted by SUNY Cobleskill Aux. Svc. that provides certain support and marketing services for Your CobyCard and CobyCash & Downtown Dollars account
- i. CobyCard means the Official SUNY Cobleskill ID Card issued by SUNY Cobleskill Aux. Svc. to Cardholder.
- j. CobyCash & Downtown Dollars account means an account with pre-paid value that can be accessed using Your CobyCard. A CobyCard may have one or more accounts.
- k. Card Program Website means the Website containing information about the CobyCard Program.
- l. Web Account Care Center means the area of the CobyCard Program Website where Cardholders may login and manage their individual CobyCard and CobyCash & Downtown Dollars account.
- m. Card Payment Service means a service whereby a Cardholder can access value associated with one or more CobyCash & Downtown Dollars account linked to his/her CobyCard.
- n. Registration means the electronic process used by Cardholder to set-up online CobyCash & Downtown Dollars account access at the CobyCard Program Website.
- o. Accepting Location means a point-of-sale location that is authorized to accept the CobyCash & Downtown Dollars account for the purchase of goods and services.
- p. Web User Account means the account that enables You to access and manage Your CobyCash & Downtown Dollars account via the Web Account Care Center.

2 CobyCard Description

Your CobyCard is a multiple function card that can be used for the following applications:

- a. Official SUNY Cobleskill Identification
- b. Access device for board plan accounts.
- c. Access device for one or more pre-paid CobyCash & Downtown Dollars accounts.

.Eligibility

- a. You are an authorized member of SUNY Cobleskill Aux. Svc.
- b. You have the following data on record with SUNY Cobleskill Aux. Svc.: First Name, Last Name, Date of Birth
- c. You are at least sixteen 16 years of age, if you are under 18 your parent or legal guardian is responsible for reviewing and acknowledging these terms and conditions on your behalf.

- d. You agree that You have read and understood this Agreement and that You will be bound by and will comply with all of its terms and conditions.

If You do not agree with all of these statements, You cannot activate and/or use the CobyCash & Downtown Dollars Account feature of Your CobyCard.

3 Contact Information

If You have questions regarding Your CobyCard or CobyCash & Downtown Dollars account You may call 877-711-6261, email cobycard@cobleskill.edu or write to CobyCard Office, 113 Knapp Hall, Suffolk Circle, Cobleskill, NY 12043. You may also get support by visiting Our Website at www.cobycard.com

4 Card Accounts

Your CobyCard can be linked with and used to access value in Pre-Paid Accounts. There is no credit card, credit account or deposit account associated with the CobyCard. CobyCash & Downtown Dollars account funds are aggregated in a bank account maintained by the CAS. Cardholder, Card and Account information are kept on computer systems maintained by the College and Service Providers contracted CAS. You agree and give CAS permission to share your personal information with such Service Providers to enable them to perform data processing required to provide these and other Card related services.

SUNY Cobleskill Aux. Svc. is not acting as a trustee, fiduciary or escrow with respect to value in CobyCash & Downtown Dollars accounts, but is acting only as an agent and custodian. No interest, dividends or other earnings or return will be paid on any value loaded in Accounts. Value associated with individual Cardholder Accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

5 Registration

You can register for online account access to Your CobyCash & Downtown Dollars account at the Web Account Care Center. In order to register Your CobyCash & Downtown Dollars account you must validate personal information, provide information from Your CobyCard, agree to these CobyCash & Downtown Dollars account Terms & Conditions, and create a Web User Account including a login and password.

You agree to provide true, accurate and complete registration information and to maintain and promptly update your information as applicable. You agree not to impersonate any other person or use a name that you are not authorized to use. If any information You provide is untrue, inaccurate, not current, or incomplete, without limiting other remedies, CAS has the right to terminate Your use of the Service and CAS, its agents, suppliers, and subcontractors have the right to recover from You any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

6 Password & Security

You should not reveal Your account login information or password(s) to anyone else. You must safeguard and protect the confidentiality of Your password to keep Your CobyCash & Downtown Dollars account secure. You will be responsible and liable for all instructions received at the CobyCard Program Website that are accompanied by Your password, regardless of whether those instructions actually come from You. CAS is not responsible



for losses incurred by the Cardholders as the result of their misuse of passwords.

7 Unauthorized Use

If You use, or attempt to use Your CobyCard or the Card Payment Service for purposes other than permitted uses (i.e. making payments, managing Your accounts), including but not limited to tampering, hacking, modifying or otherwise corrupting the security or functionality of the Service, Your CobyCash & Downtown Dollars account will be terminated and You will be subject to damages and other penalties, including criminal prosecution where available.

8 Electronic Statements & Communications

To the fullest extent permitted by applicable law, this Agreement and any other agreements, notices or other communications regarding Your CobyCash & Downtown Dollars account and/or Your use of the Service ("Communications"), may be provided to You electronically and You agree to receive all Communications from CAS in electronic form. Electronic Communications may be posted on the pages within the CobyCard Program Website and/or delivered to Your College e-mail address. You may print a copy of any Communications and retain it for Your records. All Communications in either electronic or paper format will be considered to be in "writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not You have received or retrieved the Communication. CAS reserves the right but assumes no obligation to provide Communications in paper format. Your consent to receive Communications electronically is valid until You revoke Your consent by notifying CAS in writing at the address in the Contact Section of these Terms & Conditions. . If You revoke Your consent to receive Communications electronically, CAS will terminate Your right to use the CobyCash & Downtown Dollars account.

You agree to inspect Your electronic statements and to notify us of any erroneous, improper or unauthorized transactions. If Your electronic statement indicates transactions that You did not make, you agree to notify us immediately using the information of the Contact section of this agreement.

9 Correct Email and Mailing Address

You agree and warrant that You have access to the Internet and to a current functional College email address. You have the sole responsibility for providing CAS with a correct and operational email address. CAS will not be liable for any undelivered email communications or any costs You incur for maintaining Internet access and an email account. You must promptly notify CAS of any change in Your email.

If your mail or postal address changes, you must access the Web Account Care Center immediately and change your address.

10 Using the CobyCash & Downtown Dollars Account

You may use the CobyCard for the following purposes:

- a. Pay for goods and services at accepting locations on and around campus
- b. Obtain balances and review transaction activity online.
- c. Access telephone customer support.
- d. Add value to CobyCash & Downtown Dollars account using a check, credit card or debit card.

10.1 Multiple Accounts

Your CobyCard may be associated with multiple Accounts. Each Account has its own policies and rules pertaining to acceptance, online account access and funds loading. We reserve the right to restrict the use of Accounts to certain qualifying locations. When authorizing a CobyCard purchase We will search for funds across all of Your eligible Accounts in a specific order consistent with Our acceptance policies. You agree that We may use value from more than one account to complete a single purchase.

10.2 CobyCash & Downtown Dollars Account Spending & Value Add Limits

Account Rule	Limit
Daily Spend Limit	\$750
Daily Self-Service Spend Limit	\$20
Minimum Value Add	\$25
Maximum Value Add	\$3,000
Minimum Transaction Amount	\$0.01
Maximum Transaction Amount	\$750
Accepting Locations	All

11 Adding Value to CobyCash & Downtown Dollars Accounts

You, Contributors and Authorized Guest Users may add value to select CobyCard Accounts at the Web Account Care Center or by mail, subject to the limitations provided herein.

We reserve the right to accept or reject any request to add additional value to CobyCard Accounts, in Our sole discretion. If any transfer of value to a CobyCash & Downtown Dollars account becomes subject to any stop payment order, chargeback or overdraw after value has been credited to the CobyCash & Downtown Dollars account, We will be entitled to recover the full amount of the stopped payment, charged-back or overdraw payment plus any applicable fees by deducting an equivalent amount from the CobyCash & Downtown Dollars account.

11.1 Value Availability

Credit Card, Debit Card, Check and Cash Payments will be made available to the Cardholder on the same business day as the payment is received.

11.2 Quick Re-Value

Contributors (i.e. parents, family, and friends) can add value to Your CobyCash & Downtown Dollars account via the CobyCard Program Website without logging-in to Your account by entering unique personal information, then following prompts on the web site. You acknowledge and agree that Contributors may add value in this manner.

11.3 Saved Payment Methods

You and Authorized Guest Users may save payment methods on file for convenient future use. If a saved Payment Method is determined to be invalid for any reason We will notify You and ask that You update the payment method information. We reserve the right to remove invalid or expired cards from Your account at Our discretion. You or Authorized Guest Users may edit saved payment methods at any time at the Web Account Care Center.

11.4 Automatic Recurring Payments

You and Authorized Guest Users may provide instructions to automatically add value to Your CobyCash & Downtown Dollars account on a recurring basis using a payment method saved on file. You or Authorized Guest Users may edit or delete these instructions at any time at the Web Account Care Center.

12 Making Purchases with CobyCash & Downtown Dollars

You must have sufficient value available in Your CobyCash & Downtown Dollars account to pay for each transaction. Each time You use Your CobyCash & Downtown Dollars account, the amount of the transaction will be debited from the Account. You may not spend more value than You have on any given Account. Should your purchase amount exceed the remaining balance in your CobyCash & Downtown Dollars account, you are responsible for providing a secondary form of payment to complete the transaction.



13 CobyCash & Downtown Dollars Receipts

You agree to sign a receipt for any transaction made with Your CobyCash & Downtown Dollars account where requested by the accepting location. You may not receive a receipt at dining halls and certain self-service locations such as vending and laundry.

14 Overdrafts & Negative Accounts

If an Accepting Location attempts to process a transaction for more than the value available in Your eligible CobyCash & Downtown Dollars account, the transaction will be declined. For self-service transactions, your account must have a balance at least as high as the highest priced item available for sale at the self-service location. Your account will be charged only the amount of the purchase actually selected; however your transaction history may temporarily show the transaction at the higher amount. If, for any reason, a transaction is processed for more than the value in the CobyCash & Downtown Dollars account, You are liable for that entire amount and agree to pay any overdraft immediately on demand. We reserve the right to (i) automatically debit such overdrafts from any available value present now or in the future on this CobyCash & Downtown Dollars account or any other CobyCard Accounts or Payment Methods You have on file at CAS (ii) suspend Your CobyCash & Downtown Dollars account until payment on negative account is made in whole. All financial obligations for tuition, room, board, fees and other costs and charges of a student to all departments or enterprises of the College must be satisfied in full before the student will be permitted to receive transcripts, to receive a diploma, or register for or enter classes in any succeeding term.

If any funds to which You are not legally entitled are credited to Your Account by mistake or otherwise, You agree that such amounts are debts owing from You to Us and You authorize Us to deduct such amounts from Your Account to the extent permitted by law. You authorize Us to take this action without Notice or demand to You.

15 Loyalty and Discount Programs

From time to time, We may, at Our sole discretion, offer loyalty and discount programs that allow You to accumulate and receive benefits, awards and discounts from accepting locations. You agree that Your CobyCash & Downtown Dollars account use with individual locations may be tracked and recorded by us so that You may participate and benefit from these programs.

16 Lost or Stolen CobyCards

You agree to notify us immediately if (i) Your CobyCard has been lost or stolen or (ii) You believe someone has made a purchase using Your CobyCash & Downtown Dollars account without Your permission. You may be responsible for the unauthorized use of the CobyCash & Downtown Dollars account if You fail to notify Us that the CobyCard has been lost or stolen. You can suspend Your CobyCash & Downtown Dollars account at the Web Account Care Center or by calling us at 877-711-6261 or by contacting the CobyCard Office. When Your CobyCard has been reported lost or stolen, We will suspend the CobyCash & Downtown Dollars account to prevent unauthorized use. You may also request a replacement card. There is a card replacement card fee of \$25.

16.1 Re-Activating CobyCash & Downtown Dollars Account

If You find Your CobyCard after it has been reported lost, You may re-activate the CobyCash & Downtown Dollars account if (i) the re-activate request is received within two days of the card being suspended and (ii) a new card has not been issued. You can re-activate Your CobyCash & Downtown Dollars account at the Web Account Care Center.

17 Disputes/Returns

You agree to work to resolve all disputes about purchases made using the CobyCash & Downtown Dollars account with the merchant or location that accepted the CobyCard. If You are entitled to a refund for any reason for goods or services obtained with the CobyCash & Downtown Dollars account, You agree to accept credits to the CobyCash & Downtown Dollars account in place of cash.

18 Error Resolution

If You think Your statement or receipt is wrong, or if You need more information about a transaction listed on Your statement or receipt, please contact us as soon as possible using the information in the Contact section of this agreement.

We must hear from You no later than 60 days after We made available the First electronic statement on which the problem or error appeared. When calling or notifying us You must:

- a. Include the account holder name and account number
- b. Describe the transaction in question and explain as clearly as possible the discrepancy.
- c. Indicate the dollar amount of the transaction.

If You make an oral request, We may require You to send the question in writing within 10 business days.

We will make best efforts to complete Our investigation within 10 business days after We hear from You, and will correct any error promptly. However, We may take up to 45 days to investigate the discrepancy. If an error is detected We will re-credit the account holder's account within 10 business days for the amount of the error.

If We decide that there was no error, We will send You a written explanation after We finish Our investigation. You may ask for copies of the documents used in the investigation.

19 Account Refunds

Eligible refunds are processed upon graduation, or withdrawal from SUNY Cobleskill. A completed refund request form must be submitted to the CobyCard office and eligible refunds will be processed at the end of the Spring semester in which the request is submitted. Refund requests must be submitted in writing to:

CobyCard Campus Card Center
113 Knapp Hall – Suffolk Circle
Cobleskill, NY 12043

1. Refund To You:
 - a. You may request a refund of your CobyCash & Downtown Dollars account balance when you graduate, withdraw or leave SUNY Cobleskill. Proof of withdrawal or dismissal is required.
 - b. Refunds are processed when:
 - i. The accounts balance is \$10.00 or more AND
 - ii. A written refund request is submitted
 - c. No refunds will be issued for amounts less than \$10
 - d. Refund Methods:
 - i. Checks: Refund checks will be mailed to Your mailing address on file with the College, unless a specific address is provided with the refund request. We are not responsible for lost or misdirected mail, or for Your failure to notify Us of a change of address, or for Your failure to arrange mail forwarding with the United States Postal Service;

20 Inactivity

If You do not use or re-load a CobyCash & Downtown Dollars account for twelve (12) consecutive calendar months, the Account will be considered inactive and You will be charged a yearly Administrative Fee. See Service fees.



21 Unclaimed Property

If You do not use Your CobyCash & Downtown Dollars account for a period of one (1) year, it will be considered inactive. One year after inactivity Your account will be assessed the annual administrative fee of up to \$50.00. We will use the information You provided to try to send You notification that We are holding funds in custody for You. If that information is not correct, Your funds will be subject to applicable state laws regarding escheat of unclaimed property. You may also be charged an Administrative Fee.

22 Service Fees

We will charge You the fees and charges set forth on the Schedule of Fees and Charges attached hereto and incorporated herein by reference. All fees and charges will be deducted automatically from the CobyCash & Downtown Dollars balance at the time the fee or charge is incurred.

Returned Payment/Check	\$35.00/each
Card Replacement	\$25.00/Card
Annual Admin fee – after 1 year inactivity	\$50.00/year

Fees are subject to change at our sole discretion.

23 Cancellation; Suspension of Use

CAS and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel Your use of the CobyCard and/or CobyCash & Downtown Dollars account. CAS may refuse to issue a CobyCard or may revoke the CobyCard privileges with or without cause or notice. The CobyCard at all times remains the property of CAS "SUNY Cobleskill Aux. Svc." and may be repossessed by CAS at any time. If You would like to cancel use of the CobyCard or CobyCash & Downtown Dollars accounts, You may do so by contacting the SUNY Cobleskill Aux. Svc. in writing at CobyCard Office, 113 Knapp Hall, Suffolk Circle, Cobleskill, NY, 12043. Upon cancellation of the CobyCard privileges, the CobyCard must be cut in half and destroyed. You agree not to use or attempt to use an expired, revoked or otherwise invalid CobyCard. You agree to surrender the CobyCard to us upon request.

We reserve the right to assess an Account Closing Fee.

24 Liability for Failure to Make Transfers

If we do not complete a transfer to or from Your CobyCash & Downtown Dollars account within a reasonable period of time or in the correct amount according to our agreement with you, we will be liable, to the extent permitted by state law, for your losses or damages. However, there are some exceptions. We will not be liable, for instances including, but not limited to, the following:

- a. If, through no fault of ours, You do not have enough money in his or her account to make the transfer.
- b. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- c. If, through no fault of ours, there is a delay in transferring data between computer systems.
- d. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- e. If an accepting location refuses to honor the CobyCard

25 Disclosure of Account Information to Third Parties

We will disclose information to third parties about Your CobyCash & Downtown Dollars account or the transactions You make only:

- a. where it is necessary for completing transactions
- b. in order to comply with government agency or court orders
- c. if You give us Your written permission
- d. to carefully selected service providers who perform data processing, records management, collections, and other services for us, in order that they may perform those services.
- e. in order to prevent or investigate possible illegal activity

- f. in order to issue payment authorizations for transaction on the CobyCash & Downtown Dollars account; or
- g. where otherwise provided by law or Our privacy policy.

26 Changes in Terms and Conditions

We reserve the right to change the terms of this Agreement in our sole discretion and from time to time. Any such change will generally be effective immediately without notice to You unless We are required by applicable law to provide You with advance written notice of the proposed change. In such instances, those changes will be effective immediately after We have provided You with the required advance written notice following the effective date stated in such notice. If, however, the change is made for security purposes, We will implement the change without any notice to You. If You do not accept any change to this Agreement, You have a right to terminate this Agreement in a manner provided for herein.