

1Card Cash Terms & Conditions

Please read and acknowledge this Agreement before using your 1Card Cash account. It contains the terms and conditions of the 1Card Cash account linked to Your Fairleigh 1Card. By accepting, activating and/or using Your 1Card Cash account, You agree to be bound by the terms and conditions contained in this agreement, which will govern Your use of the 1Card Cash account. Please read this agreement carefully and keep it for future reference. Your 1Card Cash account will not be activated until acknowledgement of these terms is received. The term of this contract begins when these terms are acknowledged and ends when the participant graduates or withdraws from Fairleigh Dickinson University (students), terminates employment (faculty/staff/employees) or the participant's Fairleigh 1Card expires (other individuals).

1 Definitions

- a. You and Your each mean the Cardholder.
- b. We, Us and Our each mean Fairleigh Dickinson University.
- c. Cardholder means an individual in whose name and for whose benefit a Fairleigh 1Card is to be issued or has been issued by Fairleigh Dickinson University.
- d. Contributor means an individual other than the Cardholder who loads value to a 1Card Cash 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. University means Fairleigh Dickinson University.
- g. Service Provider means a third party contracted by Fairleigh Dickinson University that provides certain support and marketing services for Your Fairleigh 1Card
- h. Fairleigh 1Card means the Official Fairleigh Dickinson University ID Card issued by Fairleigh Dickinson University to Cardholder.
- i. 1Card Cash account means an account with pre-paid value that can be accessed using Your Fairleigh 1Card. A Fairleigh 1Card may have one or more accounts.
- j. Card Program Website means the Website containing information about the Fairleigh 1Card Program.
- k. Web Account Care Center means the area of the Fairleigh 1Card Program Website where Cardholders may login and manage their individual Fairleigh 1Card and 1Card Cash account.
- l. Card Payment Service means a service whereby Cardholder can access value associated with one or more 1Card Cash account linked to their Fairleigh 1Card.
- m. Registration means the electronic process used by Cardholder to set-up online 1Card Cash account access at the Fairleigh 1Card Program Website.
- n. Accepting Location means a point-of-sale location that is authorized to accept the 1Card Cash account for the purchase of goods and services.
- o. Web User Account means the Cardholder account that enables a Cardholder to access and manage their 1Card Cash account via the Web Account Care Center.

2 Fairleigh 1Card Description

Your Fairleigh 1Card is a multiple function device that can be used for the following applications:

- a. Official Fairleigh Dickinson University Identification
- b. Access device for certain doors and buildings.
- c. Access device for one or more pre-paid accounts.

3 Eligibility

- a. You are an authorized member of Fairleigh Dickinson University.
- b. You have the following data on record with Fairleigh Dickinson University: First Name, Last Name, Date of Birth
- c. You are at least thirteen 13 years of age
- 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 1Card Cash Account feature of Your Fairleigh 1Card.

4 Contact Information

If You have questions regarding Your Fairleigh 1Card or 1Card Cash account You may call 800.343.3320, email mycard@fairleigh1card.com or write to Campus Card Service Center, PO Box 1305, Doylestown, PA 18901-0117. You may also get support by visiting Our Website at www.fairleigh1card.com.

5 Card Accounts

Your Fairleigh 1Card 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 Fairleigh 1Card. 1Card Cash account funds are stored in an aggregate bank account maintained by the University. Cardmember, Card and Account information are kept on computer systems maintained by Service Providers contracted by the University. You agree and give the University permission to share your personal information with such Service Providers in order that they can perform data processing required to provide these and other Card related services.

Fairleigh Dickinson University is not acting as a trustee, fiduciary or escrow with respect to value in 1Card Cash 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 Accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

The U.S. Bank debit MasterCard account is a separate account that is issued and managed by U. S Bank. This account is governed by a separate set of Terms & Conditions and disclosures that can be found at <https://usbankcampuscard.com/>.

6 Registration & Activation

For security purposes You must activate Your 1Card Cash account before You can use it to make purchases. (this isn't really true) You can activate Your 1Card Cash account at the Web Account Care Center. In order to activate Your 1Card Cash account You will need to validate personal information, provide information from Your Fairleigh 1Card, agree to these 1Card Cash 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, Fairleigh Dickinson University has the right to terminate Your use of the Service and Fairleigh Dickinson University, 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.

7 Password & Security

You may 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 1Card Cash account secure. You will be responsible and liable for all instructions received at the Fairleigh 1Card Program Website that are accompanied by Your password, regardless of whether those instructions actually come from You. Fairleigh Dickinson University is not responsible for losses incurred by the Cardholders as the result of their misuse of passwords.

8 Unauthorized Use

If You use, or attempt to use Your Fairleigh ICard 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 ICard Cash account will be terminated and You will be subject to damages and other penalties, including criminal prosecution where available.

9 Electronic Statements & Communications

To the fullest extent permitted by applicable law, this Agreement and any other agreements, notices or other communications regarding Your ICard Cash account and/or Your use of the Service ("Communications"), may be provided to You electronically and You agree to receive all Communications from Fairleigh Dickinson University in electronic form. Electronic Communications may be posted on the pages within the Fairleigh ICard Program Website and/or delivered to Your 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. Fairleigh Dickinson University 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 Fairleigh Dickinson University of Your decision to do so by contacting us or by telephoning customer service. If You revoke Your consent to receive Communications electronically, Fairleigh Dickinson University will terminate Your right to use the ICard Cash account.

You are entitled to receive a periodic statement of the ICard Cash account for each monthly cycle when a transaction occurs. By requesting, retaining, signing, using or authorizing the use of the ICard Cash account, You agree that We may provide Your periodic statement and any other notices hereunder electronically. You agree that You will not receive a paper periodic statement showing the ICard Cash transactions. At the end of each calendar month, electronic statements of ICard Cash usage will be available at the Cardholder Account Center area of the Fairleigh ICard Program Website. At the end of each month We will notify You by email message sent to the email address that You provided for such notices upon registration that the periodic statement for the ICard Cash account is available for viewing online. (this is not happening, perhaps creation of a new system trigger?) Statements provided electronically will describe each transaction using the ICard Cash account during the statement period. Your statement will be available to You in electronic format for viewing online at www.fairleigh1card.com. You may review one year's worth of transactions online at any time. (is this true?) In the event that You elect to revoke consent to receive statements electronically, We reserve the right to terminate the Card Payment Service.

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, notify us immediately using the information of the Contact section of this agreement.

10 Correct Email and Mailing Address

You agree and warrant that You have access to the Internet and to a current functional personal email address. You have the sole responsibility for providing Fairleigh Dickinson University with a correct and operational email address. Fairleigh Dickinson University 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 Fairleigh Dickinson University 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.

11 Using the ICard Cash Account

You may use the ICard Cash 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 ICard Cash account using a check, credit card or debit card.

11.1 Multiple Accounts

Your Fairleigh ICard may be associated with multiple University 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 Fairleigh ICard 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.

11.2 ICard Cash Account Spending &-Value Add Limits

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

12 Adding Value to ICard Cash Accounts

You, Contributors and Authorized Guest Users may add value to ICard Cash 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 ICard Cash Accounts, in Our sole discretion. If any transfer of value to a ICard Cash account becomes subject to any stop payment order or chargeback after value has been credited to the ICard Cash account, We will be entitled to recover the full amount of the stopped or charged-back payment by deducting an equivalent amount from the ICard Cash account.

12.1 Value Availability

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

Contributors (i.e. parents, family, friends) can add value to Your ICard Cash account via the Fairleigh ICard 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.

12.2 Quick Re-Value

Contributors (i.e. parents, family, friends) can add value to Your ICard Cash account via the Fairleigh ICard 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.

12.3 Saved Payment Methods

You and Authorized Guest Users may save payment methods on file for convenient future use. If the 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 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.

12.4 Automatic Recurring Payments

You and Authorized Guest Users may provide instructions to automatically add value to Your ICard Cash 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.

13 Making Purchases with ICard Cash

You must have sufficient value available in Your ICard Cash account to pay for each transaction. Each time You use Your ICard Cash 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 ICard Cash account,

you are responsible for providing a secondary form of payment to complete the transaction.

14 1Card Cash Receipts

You agree to sign a receipt for any transaction made with Your 1Card Cash account where requested by the accepting location. You will receive a receipt for most transactions. You may not receive a receipt at certain self-service locations such as laundry and vending machines.

15 Overdrafts & Negative Accounts

If an Accepting Location attempts to process a transaction for more than the value available in Your eligible 1Card Cash account, the transaction will be declined. If, for any reason, a transaction is processed for more than the value in the 1Card Cash 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 1Card Cash account or any other Fairleigh 1Card Accounts or Payment Methods You have on file at Fairleigh Dickinson University, (ii) suspend Your 1Card Cash account until payment on negative account is made in whole and (iii) hold Your registration status for future academic terms.

16 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 1Card Cash account use with individual locations may be tracked and recorded by us so that You may participate and benefit from these programs.

17 Lost or Stolen Fairleigh 1Cards

Tell Us AT ONCE if (i) Your Fairleigh 1Card has been lost or stolen or (ii) You believe someone has made a purchase using Your 1Card Cash account without Your permission. You may be responsible for the unauthorized use of the 1Card Cash account if You fail to notify Us that the Fairleigh 1Card has been lost or stolen. You can suspend Your 1Card Cash account at the Web Account Care Center or by calling us at (800) 343-3320 or by contacting Public Safety. When Your Fairleigh 1Card has been reported lost or stolen, We will suspend the 1Card Cash account to prevent unauthorized use. You may also request a replacement card. There is a card replacement card fee of \$25.

17.1 Re-Activating 1Card Cash Account

If You find Your Fairleigh 1Card after it has been reported lost, You may re-activate the 1Card Cash 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 1Card Cash account at the Web Account Care Center.

18 Disputes/Returns

You agree to work to resolve all disputes about purchases made using the 1Card Cash account with the merchant or location that accepted it. If You are entitled to a refund for any reason for goods or services obtained with the 1Card Cash account, You agree to accept credits to the 1Card Cash account in place of cash.

19 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 You can 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 an account holder makes an oral request, We may require that the account holder send the question in writing within 10 business days.

We will tell You the results of Our investigation within 10 business days after We hear from You and will correct any error promptly. If We need more time, We may take up to 45 days to investigate the discrepancy. If We decide to do this, We will re-credit the account holder's account within 10 business days for the amount of the discrepancy, so that the account holder will have use of the value during the time it takes us to complete Our investigation. If the account holder is asked to put the discrepancy in writing and We do not receive it within 10 business days, We may not re-credit the account.

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

20 Account Refunds

Eligible refunds are processed upon request and will be completed within 4-6 weeks of a written request. Refund requests must be submitted in writing to:

Campus Card Service Center
PO Box 1305
Doylestown, PA 18901-0117

1. To You:
 - a. You may request a refund of your 1Card Cash account balance when you graduate, withdraw or leave Fairleigh Dickinson University. Proof of withdrawal or dismissal is required.
 - b. Refund requests from faculty and staff are accepted at any time but limited to a total of 4 refunds per year.
 - c. Refunds are processed when:
 - i. The accounts balance is \$10.01 or more AND
 - ii. A written refund request is submitted
 - d. A \$10.00 refund service fee will be deducted from the refund. No refunds will be issued for amounts less than \$10
 - e. Refund Methods:
 - i. Credit Card: If a credit card was used to add value to 1Card Cash the refund can be posted to the same credit card if: 1. the add value was performed within the last 6 months and 2. the refund amount is less than the last add value transaction.
 - ii. ACH: Refund will be posted to the bank account provided. A valid routing and account number will be required.
 - iii. Wire Transfer (Int'l Students): Refund will be posted to the bank account provided. A valid Swift Address/Chips UID and account number will be required (receiving bank may charge additional service fees).
2. Bequest to another Cardholder:
 - a. You may initiate a bequest when you graduate, withdraw or leave Fairleigh Dickinson University. Proof of withdrawal or dismissal is required.
 - b. Bequests from faculty and staff are accepted at any time.
 - c. Bequests are processed when:
 - i. The account balance is \$10.01 or more AND
 - ii. A written refund request is submitted.

21 Inactivity

If You do not use or re-load a 1Card Cash account for six (6) consecutive calendar months, the Account will be considered inactive and You may be charged a monthly Inactivity Fee. If a 1Card Cash account is inactive and has zero value it will be closed.

22 Unclaimed Property

If You do not access Your ICard Cash account for a period of three (3) years, it will be terminated. After the date of termination, We will use the information You provided to try to send You any funds that We are holding in custody for You. If that information is not correct, and We are unable to complete the payment to You, Your funds will be subject to applicable state laws regarding escheat of unclaimed property. You may also be charged an Account Closing Fee.

23 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 ICard Cash balance at the time the fee or charge is incurred.

Returned Payment/Check	\$15.00/each
Card Replacement	\$25.00/Card
Inactive Account Fee	\$5.00/month
Account Closing Fee	\$10.00/account
Paper Statement Fee	\$10.00/statement
Account Refund Fee	\$10.00/refund

24 Cancellation; Suspension of Use

Fairleigh Dickinson University and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel Your use of the Fairleigh ICard and/or ICard Cash account. Fairleigh Dickinson University may refuse to issue a Fairleigh ICard or may revoke the Fairleigh ICard privileges with or without cause or notice. The Fairleigh ICard at all times remains the property of Fairleigh Dickinson University and may be repossessed by Fairleigh Dickinson University at any time. If You would like to cancel use of the Fairleigh ICard or ICard Cash accounts, You may do so by contacting the Fairleigh Dickinson University in writing at Campus Card Service Center, PO Box 1305, Doylestown, PA 18901-0117. Upon cancellation of the Fairleigh ICard privileges, the Fairleigh ICard must be cut in half and destroyed. You agree not to use or attempt to use an expired, revoked or otherwise invalid Fairleigh ICard. At all times, You shall surrender the Fairleigh ICard to us upon request.

We reserve the right to assess an Account Closing Fee.

25 Liability for Failure to Make Transfers

If we do not complete a transfer to or from Your ICard Cash 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 instance:

- 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 ICard Cash

26 Disclosure of Account Information to Third Parties

We will disclose information to third parties about Your ICard Cash account or the transactions You make:

- 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 ICard Cash account; or
- g. where otherwise provided by law or Our privacy policy.

- h. to U.S. Bank only if your Fairleigh ICard includes a U.S. Bank debit MasterCard account and to fulfill Your request to activate, deactivate, or otherwise assist in the servicing of the U.S. Bank debit MasterCard account on Your Fairleigh ICard.

27 US Bank Option

If you choose, you can open and link the card to a pre-paid US Bank debit MasterCard account. When you register your card, you will also have the option of choosing to have your University Refunds directly deposited to your pre-paid US Bank debit MasterCard account. If you choose to have your University Refunds directly deposited into a pre-paid debit MasterCard account, or to open a pre-paid debit MasterCard account without a University Refund, you will be required to sign US Bank's terms and conditions for that account and will be personally responsible for any banking fees that you may incur while using the card.

If the University discovers that the electronic transmission for a University Refund will result in an overpayment of funds due and payable, the University shall have the authority to immediately terminate any transfer made.

When you register your card, you will also have the option of having your University Refund directly deposited to a personal checking or savings account of your own choice. Additional services may be added to your Fairleigh ICard in the future. The University will provide you with additional information regarding those services as they become available.

If you do not agree with all of these statements, you may not use some of the DEBIT card account features of your Fairleigh ICard.