

'Jet Fuel' Card Terms & Conditions

Congratulations – You are the owner of a 'Jet Fuel' Card! It is vital that you read and acknowledge this Agreement before using your Jet Fuel Card. It contains the terms and conditions of the 'Jet Fuel Bucks' account linked to Your Jet Fuel Card. By adding dollar value, registering for online account access and/or using Your Jet Fuel Bucks Card, You agree to be bound by the terms and conditions contained in this Agreement, which will govern Your use of Your Jet Fuel Bucks account. The term of this Agreement begins when these terms are acknowledged and ends when You graduate or withdraws from Jackson College (for students), terminates employment (for College employees) or the user's Jet Fuel Card expires (for other individuals).

1 Definitions:

- a. The terms 'You' and 'Your' refer to the Cardholder.
- b. The terms 'We', 'Us' and 'Our' refer to Jackson College.
- c. The term 'Cardholder' refers to an individual in whose name, and for whose benefit, a Jet Fuel Card is to be issued, or has been issued by Jackson College.
- d. The term 'Contributor' refers to an individual, other than the Cardholder, who loads value to a Jet Fuel Bucks account for a Cardholder.
- e. The term 'Authorized Guest User' refers to an individual designated by the Cardholder to have online account management privileges at the Card Program Website.
- f. The term 'College' refers to Jackson College, with its District Office located at 2111 Emmons Road, Jackson, Michigan 49201.
- g. The term 'Service Provider' refers to a third party contracted by Jackson College that provides certain support and marketing services for Your Jet Fuel Card and Jet Fuel Bucks account.
- h. The term 'Jet Fuel Card' means the Official Jackson College ID Card issued by Jackson College to Cardholder.
- i. The term 'Jet Fuel Bucks' account refers to an account with pre-paid value that can be accessed using Your Jet Fuel Card. A Jet Fuel Card may have one or more accounts.
- j. The term 'Card Program Website' refers to the Website containing information about the Jet Fuel Card Program.
- k. The term 'Web Account Care Center' refers to the area of the Jet Fuel Card Program Website where Cardholders may login and manage their individual Jet Fuel Card and Jet Fuel Bucks account.
- l. The term 'Card Payment Service' refers to a service whereby a Cardholder can access value associated with one or more Jet Fuel Bucks account linked to his/her Jet Fuel Card.
- m. The term 'Registration' refers to the electronic process used by Cardholder to set-up online Jet Fuel Bucks account access at the Jet Fuel Card Program Website.
- n. The term 'Accepting Location' refers to a point-of-sale location that is authorized to accept the Jet Fuel Bucks account for the purchase of goods and services.
- o. The term 'Web User Account' refers to the account that enables You to access and manage Your Jet Fuel Bucks account via the Web Account Care Center.

2 Jet Fuel Card Description:

Your Jet Fuel Card is a multiple function card that can be used for the following applications:

- a. Official Jackson College Identification



- b. Access device for board plan (i.e., meal) accounts.

Access device for one or more pre-paid Jet Fuel Bucks accounts.

Room access (for residence students).

Additional uses will be added in the future to include use at the College Bookstore, library checkouts, etc. You will be notified of these additional provisions as they occur.

3 Eligibility for Use:

- a. At present, you are an authorized member of Jackson College and are therefore eligible to use the Jet Fuel Card.
- b. The following data elements are associated with your account on file with Jackson College: First Name, Last Name, Date of Birth
- c. You must be at least sixteen 16 years of age to use the Jet Fuel Card, 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 Jet Fuel Bucks Account, nor the Jet Fuel Card.

4 Jet Fuel Servicing Contact Information:

If You have questions regarding Your Jet Fuel Card or Jet Fuel Bucks account You may call 888-886-2407 or, email

JetFuelCardHelp@jccmi.edu. You may also get support by visiting Our Website at www.JetFuelCard.com.

5 Card Accounts

Your Jet Fuel Card can be used to access value in Pre-Paid Accounts. There is no credit card, credit account or deposit account associated with the Jet Fuel Card. Jet Fuel Bucks account funds are aggregated in a bank

account maintained by the College. Your Cardholder, Card and Account information are kept on computer systems maintained by the College and Service Providers contracted by the College. You agree to and, thereby give the College permission to share your personal information with Card Service Providers to enable them to perform data processing required to provide these and other Card related services.

Jackson College is not acting as a trustee, fiduciary or escrow with respect to value in Jet Fuel Bucks 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).

6 Registration:

You can register for online account access to Your Jet Fuel Bucks account at the Web Account Care Center. In order to register Your Jet Fuel Bucks account You must validate personal information, provide information from Your Jet Fuel Card, agree to these Jet Fuel Bucks 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, Jackson College has the right to terminate Your use of the Service and Jackson College, 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 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 Jet Fuel Bucks account secure. You alone are responsible and liable for all instructions received at the Jet Fuel Card Program Website that are accompanied by Your password, regardless of whether those instructions actually come from You. Jackson College 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 Jet Fuel Card or the Card Payment Service for purposes other than permitted uses (e.g., making payments, managing Your accounts), including but not limited to tampering, hacking, modifying or otherwise corrupting the security or functionality of the Service, Your Jet Fuel Bucks account will be terminated and You will be subject to damages and other penalties, including criminal prosecution where available.

9 Electronic Statements and Communications:

To the fullest extent, permitted by applicable law, this Agreement and any other agreements, notices or other communications regarding Your Jet Fuel Bucks account and/or Your use of the associated Service ("Communications"), may be provided to You electronically. You agree to receive all Communications from Jackson College in electronic form. Electronic Communications may be posted on the pages within the Jet Fuel Card Program Website and/or delivered to Your e-mail address. All Communications 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. Jackson College 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 Jackson College in writing at the address in the Contact Section of these Terms & Conditions. If You revoke Your consent to receive Communications electronically, Jackson College will terminate Your right to use the Jet Fuel Bucks account.

You agree to inspect Your electronic statements regularly 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.

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 Jackson College with a correct and operational email address. Jackson College will not be liable for any undelivered email communications or any costs You incur for associated with maintaining Internet access and an email account. You must promptly notify Jackson College of any change in Your email address.

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

11 Using the Jet Fuel Bucks Account:

You may use the Jet Fuel Card for the following purposes:

- a. Pay for goods and services at accepting locations on and around the College's Central Campus;
- b. Obtain balances and review transaction activity online;
- c. Access telephone customer support; and
- d. Add value to Jet Fuel Bucks account using a check, credit card or debit card.

11.1 Multiple Accounts:

Your Jet Fuel Card may be associated with multiple Accounts. Each Account has its own policies and rules pertaining to acceptance, online account access and funds loading. The College reserves the right to restrict the use of Accounts to certain qualifying locations. When authorizing a Jet Fuel Card 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 Jet Fuel Bucks Account Spending and Value Add Limits:

Account Rule	Limit
Daily Spend Limit	\$750
Daily Self-Service Spend Limit	\$20
Minimum Value Add	\$1.00
Maximum Value Add	\$3,000
Minimum Transaction Amount	\$0.01
Maximum Transaction Amount	\$750
Accepting Locations	All

12 Adding Value to Jet Fuel Bucks Accounts:

You, Contributors and Authorized Guest Users may add value to select Jet Fuel Bucks Accounts at the Web Account Care Center, subject to the limitations provided herein.

The College reserves the right to accept or reject any request to add additional value to Jet Fuel Bucks Accounts, in Our sole discretion. If any transfer of value to a Jet Fuel Bucks account becomes subject to any stop payment

order or chargeback after value has been credited to the Jet Fuel Bucks account, We will be entitled to recover the full amount of the stopped or charged-back payment plus any applicable fees by deducting an equivalent amount from the Jet Fuel Bucks account.

12.1 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.

12.2 Quick Re-Value

Contributors (i.e. parents, family, friends) can add value to Your Jet Fuel Bucks account via the Jet Fuel Card 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 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.

12.4 Automatic Recurring Payments:

You and Authorized Guest Users may provide instructions to automatically add value to Your Jet Fuel Bucks 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 Jet Fuel Bucks:

You must have sufficient value available in Your Jet Fuel Bucks account to pay for each transaction. Each time You use Your Jet Fuel

Bucks account, the amount of the transaction will be debited from the Account. You are not permitted to spend more value than You have on any given Account. Should your purchase amount exceed the remaining balance in your Jet Fuel Bucks account, you are responsible for providing a secondary form of payment to complete the transaction.

14 Jet Fuel Bucks Receipts:

You agree to sign a receipt for any transaction made with Your Jet Fuel Bucks account where requested by the accepting location. You may not receive a receipt at dining halls and certain self-service locations such as vending, laundry and copy machines.

15 Overdrafts & Negative Accounts:

If an Accepting Location attempts to process a transaction for more than the value available in Your eligible Jet Fuel Bucks account, the transaction will be declined. For self-service transactions, such as at a appropriately equipped vending machine, 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 Jet Fuel Bucks 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 Jet Fuel Bucks account or any other Jet Fuel Bucks Accounts or Payment Methods You have on file at Jackson College, (ii) suspend Your Jet Fuel Bucks 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 the College 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.

16 Loyalty and Discount Programs:

From time to time, the College may, at its 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 Jet Fuel Bucks 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 Jet Fuel Cards:

You agree to notify us immediately if (i) Your Jet Fuel Card has been lost or stolen or, (ii) You believe someone has made a purchase using Your Jet Fuel Bucks account without Your permission. You may be responsible for the unauthorized use of the Jet Fuel Bucks account if You fail to notify the College that the Jet Fuel Card has been lost or stolen, You can suspend Your Jet Fuel Bucks account at the Web Account Care Center or by calling us at 888-886-2407 or by contacting Jackson College Security Department, located in the Jets Hangar located on the College's Central Campus, near Campus View Housing #2. When Your Jet Fuel Card has been reported lost or stolen, We will suspend the Jet Fuel Bucks account to prevent unauthorized use. You may also request a replacement card. There is a card replacement card fee of \$15.

17.1 Re-Activating Jet Fuel Bucks Account:

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

18 Disputes/Returns:

You agree to work to resolve all disputes about purchases made using the Jet Fuel Bucks account with the merchant or location that accepted the Jet Fuel Card. If You are entitled to a refund for any reason for goods or services obtained with the Jet Fuel Bucks account, You agree to accept credits to the Jet Fuel Bucks 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 possible using the information in the Contact section of this agreement.

The College must be notified by 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 minimally:

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

If You make an oral request, the College 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 We take more than 10 days to investigate a problem, We will re-credit the account holder's account

within 10 business days for the amount of the 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 the College decides 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:

The Jackson College Business Office, 2111 Emmons Road, Jackson, Michigan 49201

1. Refund To You:

- a. You may request a refund of your Jet Fuel Bucks account balance when you graduate, withdraw or leave Jackson College. Proof of withdrawal or dismissal is required.
- b. Refund requests from College employees 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 \$15.01 or more AND
 - ii. A written refund request is submitted
- d. A \$15.00 refund service fee will be deducted from the refund.
- e. No refunds will be issued for amounts less than \$15.
- f. No refund will be issued within the first 30 days of the semester. The college financial director may override the hold if no financial aid was used.
- g. Refund Methods:
 - i. Checks: Refund checks will be mailed to Your

mailing address on file unless a specific address is provided with the refund request. (Note: 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);

- ii. Automated Clearing House (ACH): A refund will be posted to the bank account provided. A valid routing and account number will be required.
- iii. Student Bill: A refund will be posted as a credit to Your student bill.
- iv. Credit Card: If a credit card was used to add value to Jet Fuel Bucks, the refund can be posted to the same credit card if:
 - 1. the add value was performed within the last 6 months and
 - 2. refund amount is less than last add value transaction.

2. Bequest (i.e., money pledged by You to another Cardholder):

- a. You may initiate a bequest when you graduate, withdraw or leave Jackson College. 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 \$15.01 or more AND
 - ii. A written refund request is submitted.

21 Account Inactivity:

If You do not use or re-load a Jet Fuel Bucks account for eighteen (18) consecutive calendar months, the Account will be considered inactive and You may be charged a monthly Inactivity Fee. If a Jet Fuel Bucks account is inactive and has zero value it will be closed.

22 Unclaimed Property:

If You do not use Your Jet Fuel Bucks account for a period of one (1) year, it will be terminated. After the date of termination, We will use the information You provided to try to send You any funds remaining in your account. 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:

The College 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 Jet Fuel Bucks balance at the time the fee or charge is incurred.

Schedule of Fees and Charges:

Returned Payment/Check	\$35.00/each
Card Replacement	\$15.00/Card
Inactive Account Fee	\$5.00/month
Account Closing Fee	\$15.00/account
Paper Statement Fee	\$15.00/statement
Account Refund Fee	\$15.00/refund

Fees are subject to change at our sole discretion.

24 Cancellation; Suspension of Use:

Jackson College and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel Your use of the Jet Fuel Card and/or Jet Fuel Bucks account. Jackson College may refuse to issue a Jet Fuel Card or

may revoke the Jet Fuel Card privileges with or without cause or notice. The Jet Fuel Card at all times remains the property of Jackson College and may be repossessed by Jackson College at any time. If You would like to cancel use of the Jet Fuel Card or Jet Fuel Bucks accounts, You may do so by emailing Jackson College at Campus Card Service Center at JetFuelCardHelp@jccmi.edu. Upon cancellation of the Jet Fuel Card privileges, the Jet Fuel Card must be cut in half and destroyed. You agree not to use or attempt to use an expired, revoked or otherwise invalid Jet Fuel Card. You agree to surrender the Jet Fuel Card 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 Jet Fuel Bucks account within 90 days 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 (i.e., acts of God) 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 computer 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 Jet Fuel Card

26 Disclosure of Account Information to Third Parties:

We will disclose information to third parties about Your Jet Fuel Bucks 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 provide us with 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 Jet Fuel Bucks account; or
- g. where otherwise provided by law or Our privacy policy.

27 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.