

Terms and Conditions – MyRefunds Program

Please read and acknowledge this Agreement before selecting your disbursement method. Registering for online account access you agree to be bound by the terms and conditions contained in this agreement, which will govern your use of the Refunds program. Please read this agreement carefully.

If you choose to have your financial aid disbursements directly deposited into a pre-paid debit MasterCard, 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 College discovers that the electronic transmission for a financial aid disbursement will result in an overpayment of financial aid due and payable, the College shall have the authority to immediately terminate any transfer made.

When you register for account access, you will also have the option of having your financial aid disbursement directly deposited to a personal checking or savings account of your own choice.

Definitions

The following definitions apply to the terms in this Agreement.

- a. "You" and "Your" each mean the Cardholder.
- b. "We," "Us" and "Our" each mean Portland Community College.
- c. "Cardholder" means an individual in whose name and for whose benefit a MasterCard is to be issued or has been issued by US Bank.
- d. "College" means Portland Community College.
- e. "Service Provider" means a third party contracted by Portland Community College that provides certain support and marketing services for Your my Refunds program.
- f. "MyRefunds Program" means the process by which federal student aid is delivered to students of the college.
- g. "Card Program Website" means the Website containing information about the my Refunds Program. pcc.edu/myrefunds
- h. "Web Account Care Center" means the area where Cardholders may login and manage their individual account. <https://pcc.campuscardcenter.com>
- i. "Registration" means the electronic process used by Cardholder to set-up online account access at the Program Website.
- j. "Web User Account" means the Cardholder account that enables a Cardholder to access and manage their account via the Web Account Care Center.

Contract Term

The term of this contract begins when you acknowledge this account by registering for online account access and ends when the participant graduates or withdraws from Portland Community College (students), terminates employment (faculty/staff/employees) or the participant's MasterCard expires.

Card Registration

You can register for online access at the Web Account Care Center, located at <https://pcc.campuscardcenter.com/ch/login.html>. You will need to validate personal information, provide account information, agree to these Terms & Conditions, and create a web user account including a login and password.

Terms of Use

Through your acknowledgement of this Agreement and in consideration for the use of your account, 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, Portland Community College has the right to terminate your use of the service and Portland Community 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.

Disclosure of Information to Third Parties

We will disclose information to third parties about your account under the following circumstances:

- 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 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. where otherwise provided by law or College policies governing employee or student privacy.

Eligibility

To participate in the service, you must meet all of the following criteria:

- a. You must be enrolled as a student or employed as a staff member of Portland Community College; and
- b. You must have the following data on record with Portland Community College: First Name, Last Name, Date of Birth; and
- c. You must be at least thirteen (13) years of age, if you are under eighteen (18) your parent or legal guardian must review and acknowledge these terms and conditions on your behalf, and
- d. You must acknowledge 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.

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 account secure. You will be responsible and liable for all instructions received at the Program Website that are accompanied by your password, regardless of whether those instructions actually come from you. Portland Community College is not responsible for losses incurred by Cardholders resulting from their disclosure and/or misuse of confidential information or password.

Unauthorized Use

If you use, or attempt to use your account 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 account will be terminated and you will be subject to damages and other penalties, including criminal prosecution where available, and to employee or student disciplinary proceedings.

Cancellation; Suspension of Use

Portland Community College and its service providers, in their sole and absolute discretion, may limit, suspend or cancel your use of the MasterCard and/or Banking account. Portland Community College may refuse to activate a MasterCard or may revoke the MasterCard privileges with or without cause or notice. If you would like to cancel use of the MasterCard, you may do so by contacting US Bank by calling 855-613-9098. If you have remaining funds in your bank account on the card, you should withdraw those funds before cancelling your account. You agree not to use or attempt to use an expired, revoked or otherwise invalid MasterCard.

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.