

More Dollars Terms & Conditions

Please read and acknowledge this Agreement before using your More Dollars account. It contains the terms and conditions of the More Dollars account linked to Your More Card. By adding value, registering for online account access and/or using Your More Dollars account, You agree to be bound by the terms and conditions contained in this agreement, which will govern Your use of the More 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 Purchase College (students), terminates employment (faculty/staff/employees) or the participant's More Card expires (other individuals).

1 Definitions

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

2 More Card Description

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

- a. Official Purchase College Identification
- b. Access device for board plan accounts.
- c. Access device to Your pre-paid More Dollars account.

Your More Card is intended to be used the entire time you are associated with the College. It is not necessary to obtain a new card each semester, but you will need to obtain a new validation sticker each year. In order to receive a More Card you must present proof of registration or official employment letter and a valid form of photo identification at the time of application (driver's license, state ID, passport, etc). Your card should be carried at all times and must be presented to College officials upon request. The card is non-transferable. The More Card must be presented at the time of purchase and shall be the only means of accessing the cardholder's account. Lost More Cards are subject to a \$15 replacement fee

3 Eligibility

- a. You are an authorized member of Purchase College.

- b. You have the following data on record with Purchase College:
First Name, Last Name, Date of Birth
- c. You are at least thirteen 13 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 More Dollars Account feature of Your More Card.

4 Contact Information

If You have questions regarding Your More Card or More Dollars account You may call (866) 914-MORE (6673), email mycard@purchasemorecard.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.purchasemorecard.com.

5 Card Accounts

Your More Card 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 More Card. More Dollars account funds are stored in an aggregate bank account maintained by the College. Cardmember, Card and Account information are kept on computer systems maintained by Service Providers contracted by the College. You agree and give the College 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.

Purchase College is not acting as a trustee, fiduciary or escrow with respect to value in More 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 Accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

6 Registration

You can register for online account access to Your More Dollars account at the Web Account Care Center. In order to register Your More Dollars account You will need to validate personal information, provide information from Your More Card, agree to these More 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, Purchase College has the right to terminate Your use of the Service and Purchase 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 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 More Dollars account secure. You will be responsible and liable for all instructions received at the More Card Program Website that are accompanied by Your password, regardless of whether those instructions

actually come from You. Purchase College is not responsible for losses incurred by the Cardholders as the result of their misuse of passwords.

| | |
|----------------------------|---------|
| Minimum Value Add | \$20 |
| Maximum Value Add | \$3,000 |
| Minimum Transaction Amount | \$0.01 |
| Maximum Transaction Amount | \$750 |
| Accepting Locations | All |

8 Unauthorized Use

If You use, or attempt to use Your More Card 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 More Dollars 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 More Dollars account and/or Your use of the Service ("Communications"), may be provided to You electronically and You agree to receive all Communications from Purchase College in electronic form. Electronic Communications may be posted on the pages within the More Card 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. Purchase 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 Purchase College of Your decision to do so by contacting us or by telephoning customer service. If You revoke Your consent to receive Communications electronically, Purchase College will terminate Your right to use the More 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, 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 Purchase College with a correct and operational email address. Purchase College 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 Purchase College 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 More Dollars Account

You may use the More Card for the following purposes:

- Pay for goods and services at accepting locations on and around campus
- Obtain balances and review transaction activity online.
- Access telephone customer support.
- Add value to More Dollars account: Via Mail using a check, credit card or debit card; Online using a credit card or debit card; Via Phone using a credit card or debit card; In Person using cash or check at The More Card Office.

11.1 Multiple Accounts

Your More Card 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.

11.2 More Dollars Account Spending &-Value Add Limits

| Account Rule | Limit |
|--------------------------------|-------|
| Daily Spend Limit | \$750 |
| Daily Self-Service Spend Limit | \$50 |

12 Adding Value to More Dollars Accounts

You, Contributors and Authorized Guest Users may add value to select More Card 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 More Card Accounts, in Our sole discretion. If any transfer of value to a More Dollars account becomes subject to any stop payment order or chargeback after value has been credited to the More Dollars account, We will be entitled to recover the full amount of the stopped or charged-back payment by deducting an equivalent amount from the More Dollars account plus any fees incurred from resulting NSF (or equivalent) charges.

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.

12.2 Quick Re-Value

Contributors (i.e. parents, family, friends) can add value to Your More Dollars account via the More 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 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 More 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.

13 Making Purchases with More Dollars

You must have sufficient value available in Your More Dollars account to pay for each transaction. Each time You use Your More 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 More Dollars account, you are responsible for providing a secondary form of payment to complete the transaction.

14 More Dollars Receipts

You agree to sign a receipt for any transaction made with Your More Dollars 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 More Dollars account, the transaction will be declined. If, for any reason, a transaction is processed for more than the value in the More 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 More Dollars account or any other More Card Accounts or

Payment Methods You have on file at Purchase College, (ii) suspend Your More Dollars account until payment on negative account is made in whole and (iii) 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.

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 More Dollars 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 More Cards

Tell Us AT ONCE if (i) Your More Card has been lost or stolen or (ii) You believe someone has made a purchase using Your More Dollars account without Your permission. You may be responsible for the unauthorized use of the More Dollars account if You fail to notify Us within first 24 hours that the More Card has been lost or stolen. You can suspend Your More Dollars account at the Web Account Care Center or by calling us at (866) 914-MORE (6673), or by contacting More Card Office. When Your More Card has been reported lost or stolen, We will suspend the More Dollars account to prevent unauthorized use. You may also request a replacement card. There is a card replacement fee of \$15.

17.1 Re-Activating More Dollars Account

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

18 Disputes/Returns

You agree to work to resolve all disputes about purchases made using the More Dollars account with the merchant or location that accepted the More Card. If You are entitled to a refund for any reason for goods or services obtained with the More Dollars account, You agree to accept credits to the More Dollars 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:

- Include the account holder name and account number
- Describe the transaction in question and explain as clearly as possible the discrepancy.
- 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

Refund requests must be submitted to us in writing to:

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

- To You:
 - You may request a refund of your More Dollars account balance when you graduate, withdraw or leave Purchase College. Proof of withdrawal or dismissal is required.
 - Refund requests from faculty and staff are accepted at any time but limited to a total of 4 refunds per year.
 - Refunds are processed when:
 - The accounts balance is \$15.01 or more AND
 - A written refund request is submitted
 - A \$15.00 refund service fee will be deducted from the refund.
 - Refunds will be mailed to Your mailing address on file.
- Bequest to another Cardholder:
 - You may initiate a bequest when you graduate, withdraw or leave Purchase College. Proof of withdrawal or dismissal is required.
 - Bequests from faculty and staff are accepted at any time.
 - Bequests are processed when:
 - The account balance is \$15.01 or more AND
 - A written refund request is submitted.

21 Inactivity

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

22 Unclaimed Property

If You do not access Your More Dollars 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 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 More Dollars balance at the time the fee or charge is incurred.

| | |
|------------------------|-------------------|
| 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 |

24 Cancellation; Suspension of Use

Purchase College and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel Your use of the More Card and/or More Dollars account. Purchase College may refuse to issue a More Card or may revoke the More Card privileges with or without cause or notice. The More Card at all times remains the property of Purchase College and may be repossessed by Purchase College at any time. If You would like to cancel use of the More Card or More Dollars accounts, You may do so by contacting the Purchase College in writing at Campus Card Service Center, PO Box 1305, Doylestown, PA 18901-0117. Upon cancellation of the More Card privileges,

the More Card must be cut in half and destroyed. You agree not to use or attempt to use an expired, revoked or otherwise invalid More Card. At all times, You shall surrender the More 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 More 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 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 the More Card

26 Disclosure of Account Information to Third Parties

We will disclose information to third parties about Your More Dollars 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 More Dollars account; or
- g. where otherwise provided by law or Our privacy policy.