

1. The Husky Bucks account is a pre-deposited debit funds account to be accessed by the Cardholder for the purchase of products and services at the University of Southern Maine and surrounding merchants. This Account will be administered by Campus Card Services, a unit of University Services IT located on the USM campus at Upton Hall, 37 College Ave, Gorham, ME 04038; 207-780-5600; Fax 207-228-8286. All fees and other charges are subject to change. Further information and the most current Husky Bucks Account Terms and Conditions are located at www.usm.maine.edu/usmcard.

2. No one but the Cardholder is authorized to make purchases using a Husky Bucks account. By accepting and using the USM card, the Cardholder agrees to abide by the rules and regulations that pertain to use of the card. Future changes in terms and conditions regulating the use of the USM Card will apply to all cards and use and will supersede the terms and conditions in effect at the time the card was acquired. Changes to the most current version of this agreement are posted at www.usm.maine.edu/usmcard. Cardholders will be electronically notified via the e-mail address of record. It is the Cardholder's responsibility to keep all account information current and Cardholders must inform the applicable data administrator of the Registrar's Office (for student cardholders) or the Office of Human Resources (for employee cardholders) of any address or other changes.

It is the responsibility of the individual to be informed of and to observe all regulation and procedures regarding the Husky Bucks agreement. In no case will a regulation be waived or an exception granted because an individual claims ignorance of the regulation. All questions concerning fees and refunds should be directed to Campus Card Services, but claim of verbal misinformation is not grounds for a regulation waiver.

3. Although there is no daily limit to the number of purchases that may be made and debited from a Cardholder's Husky Bucks account, total debits and charges may not exceed the amount of deposited funds. Husky Bucks accounts will not accrue interest nor may they be used as a credit card or for an advancement of cash. Pre-authorized transactions will not be permitted.

Future Husky Bucks deposits may be automatically credited to the Cardholder's account when deposits are made in person and during business hours at Campus Card Service via cash, check, or credit card. In addition, deposits may be made on-line via credit card at the USM On-line Card Office, www.usm.maine.edu/usmcard, or via cash at any Card Value Center (CVC) location.

A fee of \$25.00 will be assessed for all returned checks and the Cardholder's account will be deactivated until the Cardholder deposits funds sufficient to cover both this fee and the amount of the intended deposit. The University of Southern Maine reserves the right to place an individual on "Cash Only" status for issuing a check to the University that is not honored upon presentation to the bank. If sufficient funds are not deposited into the account within ten (10) days of notification to the cardholder of non-sufficient funds, the University will take all appropriate collection action including, but not limited to, placing a "hold" on the Cardholder's University record for the fee(s) and/or turning the matter over to a collection agency.

Upon request, the cardholder has the right to receive a receipt for any Husky Bucks transaction, wherever accepted.

4. Husky Bucks refunds are only permitted upon the following occurrences: University suspension, expulsion, graduation, withdrawal as a student, termination of University employment, or other release from the University. Campus Card Services requires that the Cardholder provide documentation supporting the basis for a refund request plus a valid ID before refunds will be processed to the Cardholder.

Husky Bucks refunds may be processed (1) in person at the Campus Card Services; or (2) by mailing a notarized request together with copies of the above-referenced supporting documentation. Refund Checks are issued (for student cardholders) through the Bursar's Office after the refund has been posted to the student account.

Merchandise returns at most Husky Bucks retailers may be accepted for refund in accordance with the refund policy in effect at the place of purchase. If refunds are provided, refunds will be credited to the Cardholder's account. No cash refunds will be made for any purchase made with the USM card. The Cardholder's account will be closed by the University if one of the following occurs:

- Twelve (12) months after the Cardholder ceases to be an active/enrolled student of the University by either graduating, withdrawing, or if the student is suspended or expelled from the University.
- Within 12 months after the Cardholder ceases to be an employee of the University for any reason.
- If the Cardholder alters, falsifies the USM card, produces or distributes false IDs, or uses duplicate copies of the USM Card for University benefits or discounts.
- If the Husky Bucks account has been inactive (i.e. not used) for twelve (12) consecutive months.

5. If the Cardholder who is eligible for a refund under the terms and conditions of this Agreement has an inactive Husky Bucks account for twelve (12) consecutive months during which a Cardholder's Husky Bucks account has not been used, and if the value on the card is \$50 (fifty) dollars or more, a written notice will be sent to the apparent owner not more than 120 days or less than 60 days prior to submission to the State. If no request is made for a refund, or the amount is less than \$50 (fifty) dollars, the Husky Bucks account balance will be considered abandoned property per Title 33 §1953(1)(K) Presumption of Abandonment and the balance will be submitted to the State of Maine Revenue's Property Tax Division as State Unclaimed Property.

6. To prevent unauthorized use of lost or stolen cards, USM Cardholders should immediately report the lost or stolen card to Campus Card Services at 207-780-LOST, or in person at the Campus Card Services to insure proper deactivation. After business hours, Cardholders should report lost or stolen cards to the Campus Police at 207-780-5211 or on-line at www.umaine.edu/usmcard. If a Cardholder informs the University of a lost or stolen USM Card within two (2) business days (Monday through Friday except for legal and University Holidays), the Cardholder will lose no more than Fifty Dollars (\$50.00) if someone has used the Cardholder's Husky Bucks account without the Cardholder's permission. However, if a Cardholder does not inform the University of a lost or stolen USM Card within two (2) business days after the Cardholder has learned of the loss or theft of the USM Card, and Campus Card Services can prove it could have stopped someone from using the Husky Bucks account without the Cardholder's permission if Campus Card Services had been informed by the Cardholder of the lost or stolen USM Card, the Cardholder could lose as much as Five Hundred Dollars (\$500.00). Cardholders should return to the Campus Card Services to receive a new card. Cardholders are subject to paying a replacement fee for the card.

7. Cardholders with active Husky Bucks accounts will electronically receive, via the e-mail address of record, a Husky Bucks account activity statement. However, at any time a Cardholder may request an activity statement in person, or in writing from Campus Card Services. If the request is made in writing, the Cardholder must present documentation of proof as to his or her identity. For immediate fund balance inquiries, the Cardholder may access the information on-line at www.usm.maine.edu/usmcard (USM On-line Card Office), at any CVC location, or at any Dining Services Cashier.

The Cardholder must inform Campus Card Services within sixty (60) days as to any error in his or her Husky Bucks statement. If the Cardholder would like more information about a specific transaction, the Cardholder should contact Campus Card Services in person or in writing as to the specifics of the inquiry. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

If the Husky Bucks statement shows transfers that the Cardholder did not make, the Cardholder should immediately report the non-authorized purchases. If the Cardholder does not report the error in his/her Husky Bucks statement within sixty (60) days after the statement was mailed, electronically sent, or posted for review by the Cardholder, the Cardholder may not get back any money he/she has lost after the sixty (60) days and before notice to Campus Card Services, if Campus Card Services can prove that it could have stopped someone from taking the money if the Cardholder had advised the Campus Card Services in a timely manner. However, if there is a good reason (i.e., long trip or hospital stay) which kept the Cardholder from informing Campus Card Services, Campus Card Services will extend the time periods.

8. Campus Card Services will investigate all claims of Husky Bucks account errors and will provide a written response to the Cardholder within ten (10) business days of receipt of notice of claim. If we need time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete the investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will inform you of the results within 3 business days after completing our investigation. If an error is found, Campus Card Services will make the necessary adjustments to the account; if no error is found, Campus Card Services will provide the Cardholder with a written explanation. The Cardholder may request copies of the documents used to conduct the investigation.

9. Information about the Cardholder's account will be disclosed to third parties only for the following reasons; in order to complete a transaction; in order to comply with a government agency or court order or subpoena; in conjunction with all other cardholder accounts in the aggregate but not specific in regard to any individual's account, for collection activities; or with the Cardholder's written permission.

10. This Husky Bucks account is non-transferable. Possession of the USM Card is a privilege. Ownership of the ID remains with the University upon separation. Misuse of the USM Card warrants its confiscation by the University and/or disciplinary action as deemed appropriate by the University.

11. If the University does not complete a transfer to or from a Cardholder's account on time or in the correct amount according to the Husky Bucks Terms and Conditions, the University will be liable for the Cardholder's losses or damages. However, there are some exceptions. The University will not be liable, for instance: (1) If, through no fault of the University, the Cardholder does not have enough money in the account to make the transfer. (2) If the terminal or system was not working properly and the Cardholder knew about the breakdown when he or she started the transfer. (3) If circumstances beyond the University's control (such as fire or flood) prevent the transfer, despite reasonable precautions that the University has taken. (4) Any other exception identified in the Husky Bucks Terms and Conditions.