

CADETS CASH CARD

What is Cadets Cash Card?

With a Cadets Cash Card deposit account, Norwich University students, faculty, and staff can use the Cadets Cash Card on and off campus, to spend deposited funds. Unlike a credit card, your Cadets Cash Card account is a prepaid debit account; you put money in first, and then spend it by using the card. You'll never get a bill from Cadets Cash Card.

Where is Cadets Cash Card accepted?

Meals

- Dining Hall
- Snack Bar

(Cadets Cash Card is not the meal plan.)

Vending machines across campus

Dry-cleaning

Photocopies – When available

Kreitzberg Library

Campus Bookstore

- Textbooks
- Office supplies
- School supplies
- T-shirts and other Norwich Gear

Campus Post Office – When available

Anywhere that the UVM CatScratch Card is accepted.

(Over 100 Burlington area merchants!)

<http://www.uvm.edu/~catcard/?Page=offcampus.html&MM=offcampusmenu.html>

Off-Campus area Merchants (Coming soon!)

What is the Cadets Cash Card advantage? Is the Cadets Cash Card an advantage for parents?

The student's Cadets Cash Card is a meal card, an I.D card, AND a Cadets Cash debit card, so there's no extra cards to carry. If the card is lost or stolen, and reported to the Cadets Cash Card Office or the switchboard within two business days, the liability limit is \$50, the same as for a credit card. (To minimize potential loss of funds when a card is misplaced, a \$20 daily spending limit is imposed at unattended locations such as vending machines, washers and dryers, and photocopiers.) A Cadets Cash account also provides budgeting predictability: Develop a budget, and then set up a deposit schedule to meet your student's estimated monthly or semester expenses. Best of all, parents can get money to students quickly and easily. Call the Cadets Cash Card Office at 802-485-2840 to make a deposit using your MasterCard or Discover Card. You can also mail a check to the Office to be applied to an account.

What are the advantages of the Cadets Cash Card account?

You can use your Cadets Cash Card anytime of the day or night at vending machines on-campus, laundry room, and at photocopy machines (when available). You carry less cash, reducing your risk of monetary loss. You don't have to leave campus to make a bank deposit into your account. Deposits to existing accounts are accepted at the Cadets Cash Card Office at 16 University Drive, behind Goodyear Hall.

Is there a fee?

The Cadets Cash Card is free. Unlike credit cards or checking accounts, there are no startup or monthly fees, and no annual or finance fees charged. The Cadets Cash Card is faster and easier than paying by check or credit card because your ID and means of payment are all in one card. Cadets Cash Cards are even faster than paying with cash—there are no bills or coins to count.

How do I open a Cadets Cash Card account?

Simply contact the Cadets Cash Card Office for an application. Mail it back or bring it in, along with your initial deposit (cash, check, MasterCard and Discover are accepted).

How does the Cadets Cash portion of the Cadets Cash Card work?

Magnetic stripe technology transforms your Cadets Cash Card to a debit card. Card readers on campus and at off-campus locations are linked online to a centrally held database in a computer that stores the purchasing balance you have available.

APPLICATION FORM

Name:

Last First MI

ID # _____
A - Number

Initial Deposit (Minimum \$20.00) \$ _____ Cash

Check # _____

Credit Card # _____ EXP. _____ FNO _____
(Card number blanked out after processing)

Name on Check or Card: _____

Telephone # _____

Please establish a CadetsCash account for me. I have read the information as stated in the CadetsCash account terms and conditions. I accept the conditions as set forth.

Signature: _____

Date: _____

Norwich University CadetsCash Account Terms and Conditions

By applying for the debit option of your CadetsCard, you agree to be bound by the terms of the following agreement. The CadetsCash Account is a prepaid debit account. Once your application is approved; you may use the CadetsCard to pay for purchases at participating on and off campus locations, up to the amount of your CadetsCash Account balance (some applications have daily limits). You can not withdraw cash from your CadetsCash Account. There is no fee to establish or use the account; the full amount of your deposit will be available on your CadetsCash Account.

This agreement is executed between the individual named on the front of this page (the participant) and Norwich University. This agreement references a Cadets-Card, CadetsCash Account (CadetsCash), which is an option available to NORWICH students, faculty, staff and certain Norwich affiliates. This agreement is administered for Norwich University by the CadetsCard Office.

The term of this agreement will be determined by the participant's University affiliation or status. The term for *Students* is from the time this agreement and the initial deposit is received by the CadetsCard Office until the participant graduates, withdraws or otherwise severs their relationship with the University. The term for *Faculty/Staff* is from the time this agreement and the initial deposit is received by the CadetsCard Office until the Faculty/Staff member terminates employment at Norwich. The term for *Other Affiliation* is from the time this agreement and the initial deposit is received by the CadetsCard Office until the participant no longer has University affiliation.

A CadetsCash Account will not be activated until payment (cash, check, or major credit card #) is received, along with a signed application form, by the CadetsCard Office. CadetsCash Card accounts will be inactive when account reaches minimum balance of \$10. This covers closing account

processing fee. Additional deposits may be made at any time by completing the necessary forms and making payment to the CadetsCard Office. Deposits can also be made by phone to the CadetsCard Office at (802) 485-2840.

The CadetsCash Account is automatically closed at the end of this agreement. The CadetsCard Office reserves the right to close any CadetsCash Account that has been inactive for a period of twelve (12) months. Refunds on closed accounts may be requested and will be made at the full value of the unused balance, **minus a processing fee**; refunds will be mailed to the last known address. All debts on the participant's Student Account must be satisfied prior to a check being processed for a refund.

To minimize potential loss to the participant, unattended locations/applications such as vending, laundry and photocopiers will carry a daily spending limit.

The participant's CadetsCard will be the access device for the CadetsCash Account. The card must be presented at the time of purchase and shall be the only means of accessing the participant's account.

This account is non-transferable. The cardholder may be charged a fee and their card may be confiscated by authorized University or Dining Services staff if the card has been loaned to another individual. Additional ID may be required to ensure that only the participant uses the account. The participant may be required to sign a receipt for goods.

Information regarding the participant's account or transactions may be disclosed to third parties when necessary to complete transactions, when the condition or existence of an account must be verified, to comply with government agency or court orders, or with the participant's written permission.

Norwich University reserves the right to determine hours of operations and pricing for the goods and services available for purchase with this account.

Should the participant's identification number change after execution of this agreement, he/she must notify the CadetsCard Office as soon as possible. **A fee will be charged for replacement of lost, stolen or damaged cards.** The address and phone number for the CadetsCard Office are as follows: CadetsCard Office, Norwich University, 158 Harmon Drive, Northfield, VT 05663. (802) 485-2840. The CadetsCash Card office is located at 16 University Ave.

Lost or stolen CadetsCash Card must be reported immediately to the CadetsCard Office (485-2840). If the participant does not inform the CadetsCard Office about a lost or stolen card, the CadetsCard Office and Norwich University are not responsible for any charges made to the CadetsCash Account. If the participant informs the CadetsCash Card Office within two (2) business days that their card is lost or stolen, the participant is liable for up to \$50 in charges to the card if the card was used without permission. If the participant informs the CadetsCard Office of the loss that their card was lost or stolen, after two (2) business days but within sixty (60) days, the participant may be liable for up to \$500 if the card was used without permission. Business days are defined as Monday through Friday. Revised 09/15/06

Return Application to:
Cadets Cash Office
158 Harmon Drive
Northfield VT 05663