

CadetsCash

What is CadetsCash? CadetsCash is a debit account on your Norwich University ID Card (CadetsCard). With a CadetsCash account, Norwich University students, faculty, and staff can use their card on and off campus, to spend deposited funds in their CadetsCash account. Unlike a credit card CadetsCash is a prepaid debit account; you put money in first, and then spend it by using the card. You'll never get a bill!

Where is CadetsCash accepted?

On Campus

Mailroom
Bookstore
Uniform Shop
Student Activities
Bursar's Office
Athletic Events
Snack Bar
Vending Machines
Washers/Dryers
Dining Room

Off Campus

Champlain Farms
Grand Union
Northfield Village Pizza
Vermont Chocolatiers
Depot Square Pizzeria
Domino's Pizza (Barre)
Twin City Lanes Bowling Alley (Barre-Montpelier)
Falls General Store (Northfield Falls)

And at over one hundred locations in and around the Burlington area – CadetsCash is accepted wherever UVM, Champlain College and St. Michael's student/staff cards are accepted.

What is the CadetsCash advantage?

The student's CadetsCash is right on their university ID Card along with their meals so there are no extra cards to carry. If the card is lost or stolen, and reported to the Cadet Cash Office or Security the card will be disabled immediately. Because the students use their CadetsCard to enter the Dining Room a missing card will be noticed quickly.

A CadetsCash 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 CadetsCard Office at 802-485-2840 to make a deposit using your MasterCard, Visa, Discover or American Express Card. You can also mail a check to the Office to be applied to an account.

CadetsCash 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.

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 accounts are accepted at the Cadets Card Office in the Wise Campus Center, room 219.

Is there a fee?

The Cadets Cash Card is free to start-up and there are no monthly or annual finance fees. There is a \$10.00 closing fee when a student closes his/her account.

How do I open a CadetsCash account? Simply contact the CadetsCard Office for an application. Mail it back or bring it in, along with your initial deposit (cash, check, MasterCard, Visa, Discover and American Express are accepted).

How does the CadetsCash portion of the CadetsCard work? Magnetic stripe technology transforms your CadetsCard 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 # _____ Initial deposit \$ _____, Cash ___ Check ___ Ck # _____ or

Credit Card # _____ EXP. _____ CVV _____

Name on Check or Card (If different from above): _____

Telephone # of Credit Card/Checking Account holder: _____

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 of CadetsCash Acct. Owner _____ Date: _____

Norwich University CadetsCash 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. YOU CANNOT 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 account.

This agreement is executed between the individual named on this application (the participant) and Norwich University. This agreement references a CadetsCard, 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 the account closing processing fee. Additional deposits may be made at any time by bringing in or mailing payment to the CadetsCard Office. Deposits can also be made by phone, with a credit card number 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 the 10.00 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.

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 or name change after execution of this agreement, he/she must notify the CadetsCard Office as soon as possible.

A fee will be charged for a lost, stolen or damaged card. 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.

Return applications to: Norwich University, Cadets Card Office – Box 33, 158 Harmon Drive, Northfield, VT 05663.