

WARRIOR CASH

Warrior Cash Terms & Conditions

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

1 Definitions

- a. You and Your each mean the Cardholder.
 - b. We, Us and Our each mean CSU Stanislaus.
 - c. Cardholder means an individual in whose name and for whose benefit a Warrior Card is to be issued or has been issued by CSU Stanislaus.
 - d. Authorized participant means an active student, faculty or staff member for CSU Stanislaus.
 - e. Contributor means an individual other than the Cardholder who loads value to a Warrior Cash account for a Cardholder.
 - f. Authorized Guest User means an individual designated by the Cardholder to have online account management privileges at the Card Program Website.
 - g. University means CSU Stanislaus.
 - h. Service Provider means a third party contracted by CSU Stanislaus that provides certain support and marketing services for Your Warrior Card and Warrior Cash account
 - i. Warrior Card means the Official CSU Stanislaus ID Card issued by CSU Stanislaus to Cardholder.
 - j. Warrior Cash account means an account with pre-paid value that can be accessed using Your Warrior Card. A Warrior Card may have one or more accounts.
 - k. Card Program Website means the Website containing information about the Warrior Card Program.
 - l. Web Account Care Center means the area of the Warrior Card Program Website where Cardholders may login and manage their individual Warrior Card and Warrior Cash account.
 - m. Card Payment Service means a service whereby a Cardholder can access value associated with one or more Warrior Cash account linked to his/her Warrior Card.
 - n. Registration means the electronic process used by Cardholder to set-up online Warrior Cash account access at the Warrior Card Program Website.
 - o. Accepting Location means a point-of-sale location that is authorized to accept the Warrior Cash account for the purchase of goods and services.
 - p. Web User Account means the Cardholder account that enables a Cardholder to access and manage their Warrior Cash account via the Web Account Care Center.
 - q. Warrior Card Service Center is an off-site location providing additional customer service on behalf of the Warrior Card Program. The Warrior Card Service Center located in Doylestown, PA is contracted by the University to provide these services.
- 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.
 - e. You have a valid email address to provide for Warrior Cash program communications as further defined below.

If you do not agree with all of these statements, you cannot activate and/or use the Warrior Cash Account feature of your Warrior Card.

4 Contact Information

If you have questions regarding your Warrior Card or Warrior Cash account you may call 866-575-7826 (STAN), email mycard@warriorcard.com or write to Warrior Card Service Center, PO Box 1305, Doylestown, PA 18901-0117. You may also get support by visiting our website at www.warriorcard.com.

5 Card Accounts

Your Warrior 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 Warrior Card. Warrior Cash account funds are stored in an aggregate bank account maintained by the University. Card member, Card and Account information are kept on computer systems maintained by Service Providers contracted by the University. You agree and give the University 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.

CSU Stanislaus is not acting as a trustee, fiduciary or escrow with respect to value in Warrior Cash 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 Warrior Cash account at the Web Account Care Center. In order to register your Warrior Cash account you will need to validate personal information, provide information from your Warrior Card, agree to these Warrior Cash 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, CSU Stanislaus has the right to terminate your use of the Service and CSU Stanislaus, 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 Warrior Cash account secure. You will be responsible and liable for all instructions received at the Warrior Card Program Website that are accompanied by Your password, regardless of whether those instructions

2 Warrior Card Description

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

- a. Official CSU Stanislaus Identification
- b. Access device for meal plan accounts.
- c. Access device for one or more pre-paid Warrior Cash accounts.

3 Eligibility

- a. You are an authorized participant at CSU Stanislaus.
- b. You have the following data on record with CSU Stanislaus: ID Number, First Name, Last Name, Date of Birth

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

8 Unauthorized Use

If You use, or attempt to use Your Warrior 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 Warrior Cash 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 Warrior Cash account and/or Your use of the Service ("Communications"), will be provided to You electronically and You agree to receive all Communications from CSU Stanislaus in electronic form. Electronic Communications will be posted on the pages within the Warrior 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 fourteen (14) business days after posting or dissemination, whether or not You have received or retrieved the Communication. CSU Stanislaus 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 CSU Stanislaus of Your decision to do so by contacting us or by telephoning customer service. If you revoke your consent to receive Communications electronically, CSU Stanislaus will terminate your right to use the Warrior Cash 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 CSU Stanislaus with a correct and operational email address. CSU Stanislaus 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 CSU Stanislaus 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.

It is Your responsibility to maintain and update your current email address within your profile at the Web Account Care Center of the Warrior Card Program Website at www.warriorcard.com

11 Using the Warrior Cash Account

You may use Your Warrior Cash Account 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 Warrior Cash account using a check, credit card or debit card.

11.1 Multiple Accounts

Your Warrior 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. When authorizing a Warrior Card purchase we will search for funds across all of your eligible Accounts in a specific order

consistent with our acceptance policies. You agree that We may use value from more than one account to complete a single purchase.

11.2 Warrior Cash Account Spending &-Value Add Limits

Account Rule	Limit
Daily Spend Limit	\$4000
Daily Self-Service Spend Limit	\$20
Minimum Value Add	\$20
Maximum Value Add	\$6,000
Minimum Transaction Amount	\$0.01
Maximum Transaction Amount	\$4000
Accepting Locations	All

12 Adding Value to Warrior Cash Accounts

You, Contributors and Authorized Guest Users may add value to select Warrior 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 Warrior Card Accounts, in our sole discretion. If any transfer of value to a Warrior Cash account becomes subject to any stop payment order or chargeback after value has been credited to the Warrior Cash account, we will be entitled to recover the full amount of the stopped or charged-back payment by deducting an equivalent amount from the Warrior Cash account. When adding value to an individual Warrior Cash account via web or phone, CSU Stanislaus will assess a Service Fee equal to 2.8% of the payment amount to the funding account. The Service Fee charge is non-refundable. CSU Stanislaus may waive this fee at its discretion.

12.1 Value Availability

Value added from Credit Card, Debit Card, Check 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 Warrior Cash account via the Warrior Card Program Website at www.warriorcard.com 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 Warrior Cash 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 Warrior Cash

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

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14 Warrior Cash Receipts

You agree to sign a receipt for any transaction made with Your Warrior Cash 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 Warrior Cash account, the transaction will be declined. If, for any reason, a transaction is processed for more than the value in the Warrior Cash 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 Warrior Cash account or any other Warrior Card Accounts or Payment Methods You have on file at CSU Stanislaus, (ii) suspend Your Warrior Cash account until payment on negative account is made in whole and (iii) any unresolved overdraft(s) or balance(s) due on your Warrior Cash account could impact requests 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 Warrior Cash 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 Warrior Cards

Tell Us AT ONCE if (i) Your Warrior Card has been lost or stolen or (ii) You believe someone has made a purchase using Your Warrior Cash account without your permission. You may be responsible for the unauthorized use of the Warrior Cash account if You fail to notify Us that the Warrior Card has been lost or stolen. You can suspend Your Warrior Cash account at the Warrior Card Program Website at www.warriorcard.com or by calling us at 866-575-7826 (STAN). When Your Warrior Card has been reported lost or stolen, we will suspend the Warrior Cash account to prevent unauthorized use. You may also request a replacement card. There is a card replacement card fee of \$5 for first, \$10 for each replacement thereafter.

17.1 Re-Activating Warrior Cash Account

If you find Your Warrior Card after it has been reported lost, you may re-activate the Warrior Cash 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 Warrior Cash account at the Warrior Card Program Website at www.warriorcard.com.

18 Disputes/Returns

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

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

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

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

21 Inactivity

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

22 Unclaimed Property

If you do not access Your Warrior Cash 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 Warrior Cash balance at the time the fee or charge is incurred.

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Returned Payment/Check	\$35.00/each
Card Replacement	\$5.00/First Card and \$10/Each Additional
Inactive Account Fee	\$5.00/month
Account Closing Fee	\$15.00/account
Paper Statement Fee	\$15.00/statement
Account Refund Fee	\$15.00/refund

Note: An account closing fee is not assessed when a refund is processed.

24 Cancellation; Suspension of Use

CSU Stanislaus and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel your use of the Warrior Card and/or Warrior Cash account. CSU Stanislaus may refuse to issue a Warrior Card or may revoke the Warrior Card privileges with or without cause or notice. The Warrior Card at all times remains the property of CSU Stanislaus and may be repossessed by CSU Stanislaus at any time. If you would like to cancel use of Your Warrior Cash account, you may do so by contacting the Warrior Card Service Center in writing at Warrior Card Service Center, PO Box 1305, Doylestown, PA 18901-0117; or via phone at 866-575-7826 (STAN); or via email at mycard@warriorcard.com . You agree not to use or attempt to use an expired, revoked or otherwise invalid Warrior Card. At all times, you shall surrender the Warrior Card to us upon request.

We reserve the right to assess an Account Closing Fee.

25 Disclosure of Account Information to Third Parties

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