

Terms and Conditions of the Eastern EXPRE\$\$ CASH Account and Online Card Office

By making a deposit into an EXPRE\$\$ CASH Account you agree to the following Terms and Conditions of the Account.

Account Holder's Liability for Unauthorized Purchases - If an ECSU ID card with an EXPRE\$\$ CASH Account is lost or stolen, the account holder is responsible for no more than \$50 in unauthorized card purchases **provided the card is reported lost or stolen to the University's Card Service Office within two business days after learning of the loss or theft.** Once the card is reported lost or stolen, the EXPRE\$\$ CASH Account will be deactivated.

If the EXPRE\$\$ CASH Account holder fails to notify the Card Services Office within two business days after learning of the loss or theft of the card, but does notify the Card Services Office within 60 days of a statement transmittal that unauthorized card purchases appear on the statement, the EXPRE\$\$ CASH Account holder's liability for the unauthorized purchases shall not exceed \$500.

If the EXPRE\$\$ CASH Account holder fails to report an unauthorized card purchase within 60 days of transmittal of a statement, then the account holder's liability for unauthorized purchases may have no dollar limit.

Notification Procedure for Unauthorized Card Use or Lost or Stolen Cards - Notice of unauthorized card use should be reported immediately to: Card Services Office, Eastern Connecticut State University, 83 Windham Street, 228 Wood Support Services Center, Willimantic, CT 06226, 860-465-5060 or 1-800-631-2070. The business hours for the Card Services Office are 8:00 am to 5:00 pm Monday through Friday with service window hours from 9:00 am - 4:00 pm, Monday - Friday. The office is closed on weekends and holidays.

Lost or Stolen Eastern EXPRE\$\$ CARDS can be deactivated and reactivated through the Online Card Office at expresscard.easternct.edu and eAccount mobile device app. The user name and password is the same as your campus computer login credentials. Detailed instructions can be found on the Card Services website at expresscard.easternct.edu. Cards can also be deactivated and reactivated by contacting or visiting the Card Services Office, 228 Wood Support Services Center, 860-465-5060 or 1-800-631-2070 during service window hours 9:00 am - 4:00 pm, Monday - Friday. Identify information will be required to deactivate and reactivate via the Card Services Office.

Confidentiality - Eastern Connecticut State University will disclose information to third parties regarding your account: (1) where it is necessary for completing a deposit or (2) in order to verify the existence and conditions of your account for a merchant or (3) in order to comply with government agency or court orders, or (4) if you give us your written permission.

Documentation of Transfers - (1) If the point-of-sale terminal is equipped to provide a receipt, you will receive a receipt at the time of your purchase. (2) The account holder can obtain a statement detailing transactions by visiting the **Online Card Office at expresscard.easternct.edu**. The user name and password is the same as your campus computer login credentials. Transactions can also be viewed through the eAccount mobile device app which can be downloaded via your mobile device app store.

University's Liability for Failure to Make Transfers - If the University does not complete a transfer to or from your 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 Connecticut Law, for your losses or damages. However, there are some exceptions. We will not be liable for instance:

- If through no fault of ours, you do not have enough money in your account to make a purchase,
- If the point-of-sale terminal was not working properly and you knew about the breakdown before the purchase,
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

In Case of Errors - Telephone us at 860-465-5060 or write us at the address above, if you think your statement or receipt is wrong. Contact us as soon as possible and no later than 60 days after you become aware of the problem or error. When contacting us: (1) state your name and account number, (2) describe the error you are unsure about and explain why you believe there has been an error, (3) tell us the dollar amount of the suspected error. If you tell the University your concerns orally, the University may require that you send us your complaint or question in writing within 10 business days.

The University will tell you the results of the investigation within 10 business days from the time we hear from you and will correct any error promptly. If more time is required, the University may take up to 45 days to investigate your complaint or question. If the University decides to do this, it 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 to complete the investigation. If you are asked by the University to put your complaint in writing and the University does not receive it within 10 business days, the University may not credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that were used in the investigation.

Your ID card is not transferable and must be presented upon request to establish official University identification. A University official may confiscate an invalid ID card. A lost or abused ID card carries a replacement fee.

The EXPRE\$\$ CASH Account will be closed if you withdraw from the University or your account is inactive for two years. Graduating students should request a refund from the Card Services Office. Any balance over \$5.00 will be refunded. If outstanding University charges exist, any remaining balance over \$5.00 will be applied to these charges first. Any returning student may request a refund at the end of the academic year (May). Otherwise the money will remain in the EXPRE\$\$ CASH Account and be available the following semester.