

MAVcard Terms and Conditions Agreement

INTRODUCTION

The CMU MAVcard serves several purposes. First and foremost, it is your Colorado Mesa University (“CMU or the “University”) identification and activity card. In addition, the card enables CMU to keep track of your University meal plan use. You may also use your CMU MAVcard as a prepaid debit card for purchases made by electronic fund transfers using funds deposited in your CMU MAVcard Flex Account or MAVmoney Account.

APPLICATION

To obtain a CMU MAVcard, you must complete a CMU MAVcard APPLICATION FORM and submit it to the CMU MAVcard Office together with a driver’s license or other photo ID. Students must be registered degree seeking for classes and faculty/staff must show proof of employment. Your signature on the CMU MAVcard Application Form and acceptance of a CMU MAVcard constitutes your agreement to the terms and conditions listed on the Application Form and in this Agreement.

IDENTIFICATION CARD

Your CMU MAVcard identifies you as a student or employee at Colorado Mesa University. It is the property of the University and cannot be lent or transferred to another person, and should be carried at all times to verify your identity to CMU officials.

ACTIVITY CARD

A CMU MAVcard allows currently enrolled CMU students and University employees to attend or participate in University activities such as athletic events, Activities Council events, and student elections. The card also grants students and employees access to campus facilities and programs such as the Outdoor Program, the Tomlinson Library, and the Student Recreation Center. (Note: students and employees may also have to purchase a ticket, pay a fee, and/or satisfy additional eligibility requirements to attend certain events, participate in certain activities, or access certain programs or facilities.)

RESIDENTIAL MEAL PLAN CARD

If you have purchased a University residential meal plan, your CMU MAVcard verifies your eligibility for meals and enables CMU to keep track of your meal plan use.

Any MAVmoney Account money is non-refundable as outlined in the Food Service Contract. Any money let over after fall semester is available for spring semester for enrolled students. At the end of the Academic Year, if a balance remains it is non-refundable.

DEBIT CARD

You may use your CMU MAVcard as a debit card to make purchases at locations with on-campus card readers or point-of-sale terminals. There are two accounts you may deposit money into. One account is the MAVmoney Account. This is a FOOD SERVICE ONLY account. In the MAVmoney Account you have options of the type of plan you would like to purchase. The second account is the MAVcard Flex Account. This account can be used anywhere on campus where the MAVcard is accepted including the bookstore, the business office, Outdoor Program, Student Recreation Center, Tomlinson Library, MAVprint and parking services.

When you make purchases with your CMU MAVcard, the amount of the purchase (including any applicable taxes) will be electronically debited to a CMU MAVcard ACCOUNT held for you by the University. Your CMU MAVcard cannot be used as a debit card until you validate your card, deposit funds in either of your two MAVcard Accounts, and the University credits the deposit to the accounts. Making a deposit to your CMU MAVcard account is VOLUNTARY. If you do not deposit funds in your CMU MAVcard Account, your CMU MAVcard will not be validated as a debit card and cannot be used to make purchases.

IMPORTANT INFORMATION ABOUT VALIDATING YOUR CMU MAVcard AND THE SPECIFIC TERMS AND CONDITIONS THAT GOVERN ITS USE AS A DEBIT CARD APPEAR IN THE ATTACHED DISCLOSURE STATEMENT. **PLEASE READ THE DISCLOSURE STATEMENT CAREFULLY BEFORE DECIDING TO VALIDATE YOUR CMU MAVcard AS A DEBIT CARD!** IF YOU HAVE ANY QUESTIONS CONCERNING THE DISCLOSURE STATEMENT OR THIS AGREEMENT, CONTACT THE CMU MAVcard OFFICE IN THE COLLEGE CENTER OR AT **970.248.1059** FOR MORE INFORMATION.

A. YOUR CMU MAVcard IS A DEBIT CARD, NOT A CREDIT CARD

Your CMU MAVcard is not a credit card and cannot be used for expenditures that exceed your then-current CMU MAVcard Account(s) balance. However, please refer to SHORTAGES AND NEGATIVE AMOUNTS for information about debits that exceed your account balance.

B. YOUR CMU MAVcard CAN BE USED AS AN ATM CARD

Your CMU MAVcard CAN be used at ATMs if you have signed up for a FREE Checking Account with Wells Fargo Bank. Please see the Customer Service representative for Wells Fargo in on campus for all details relating to the program. Cash withdrawals from ATMs using your MAVcard are available only from a Wells Fargo Bank Account.

C. HOW TO MAKE DEPOSITS TO YOUR CMU MAVcard ACCOUNT (s).

You may make deposits to your CMU MAVcard Account(s) by cash, personal check, or credit card. Non-cash deposits will be credited to the appropriate MAVcard account when the University receives good funds from your bank or credit card issuer. If the University agrees to credit your account before your check or credit card charge has cleared, you understand and agree that you will be liable to CMU if your check or credit card charge is returned unpaid. In addition, the University may bill you or deduct \$25 from your CMU MAVcard Account to cover the cost of handling unpaid checks or credit card charges.

There is no minimum balance in any of the CMU MAVcard Accounts. Deposits may be made at the CMU MAVcard Office or the Business Office in Lowell Heiny Hall (FLEX only).

Deposits may not be accepted to any of the MAVcard Accounts if the cardholder’s general account with the University is past due.

D. NO INTEREST WILL ACCRUE OR BE PAID ON FUNDS HELD IN YOUR CMU MAVcard ACCOUNT(s).

You understand and agree that NO interest or other earnings or funds deposited in your CMU MAVcard Account(s) will accrue or be paid or credited to you by CMU.