

Terms and Conditions

Your Lehigh University identification card (“ID Card”) is not merely your identification card. It also allows you to make purchases through a declining debit account called “GoldPLUS.” Participating merchants accept payments via GoldPLUS as a safe alternative to cash. Purchases that use your ID Card to debit your GoldPLUS account are called “electronic fund transfers” or “transfers.”

The federal Electronic Fund Transfer Act, 15 U.S.C. §§ 1693 et seq, and Federal Reserve Board Regulation E, 12 C.F.R. §§ 205.1 et seq., protect cardholders who use their ID Card to make electronic fund transfers. This disclosure statement notifies you of important rights that you, as a cardholder, have under the law. Please retain this disclosure statement for your records and information.

General Terms and Conditions

General terms and conditions governing the issuance, ownership, and use of your ID Card and GoldPLUS are listed in the TERMS AND CONDITIONS AGREEMENTS section of this Disclosure Statement. Use of your ID Card is also subject to all relevant University terms, conditions, rules, and regulations.

Validating Your ID Card For Using GoldPLUS

You cannot use your GoldPLUS account until the ID Card has been *validated* to do so. If you do not want to validate your ID Card for using GoldPLUS, you may continue to use it solely as your identification card.

Validating your ID Card to use GoldPLUS is easy. Simply stop by the GoldPLUS office located in the Ulrich Student Center to complete an application and remit payment. Alternatively, you may deposit funds into a GoldPLUS Account by phoning 610-758-6169 during normal business hours and making a deposit using a major credit card. Your ID Card will be validated to access your GoldPLUS Account once the

deposit is credited by either of these methods. In most cases, this occurs within minutes of the deposit.

For more information about depositing funds to be used in connection with your ID Card, please refer to the section of this agreement called GOLDPLUS TERMS AND CONDITIONS.

Your Liability For Unauthorized Transfers

Notify Lehigh University AT ONCE if you believe that your ID Card has been lost or stolen. If you fail to notify the University that your ID Card has been lost or stolen, you could lose all the money in your GoldPLUS Account. Deactivating your account via the Campus Portal, or telephoning the GoldPLUS Office at the number listed below, are the best ways to minimize your losses.

Unauthorized charges prior to the GoldPLUS Office being notified will be your responsibility. Only the balance at the time the card is reported lost to us will be protected against unauthorized use.

The telephone number or address you should contact to report a lost or stolen ID Card or an unauthorized transfer

If you believe that your ID Card has been lost or stolen or that someone has transferred or may transfer money from your GoldPLUS Account without your permission, contact the University *at once*.

When you call or write, tell us: Your name and ID number, any information you may have which may help the University prevent a loss or additional loss of funds in your GoldPLUS Account, and a telephone number at which we can call you during regular business hours.

During Normal Business Hours (M-F, 7:30-4:30, excluding University Holidays), GoldPLUS Office: Christmas-Saucon Annex, 14A East Packer Avenue, Bethlehem, PA 18015 (610-758-6169); after Normal Business Hours, Lehigh University Police: 610-758-4200.

In Case Of Errors Or Questions About Your Electronic Transfer

If you think that the Statement concerning your GoldPLUS Account activity or any receipt that you receive regarding a transfer is incorrect, or if you need more information about a transfer listed on a statement or receipt, contact the GoldPLUS Office: Christmas-Saucon Annex, 14A East Packer Avenue, Bethlehem, PA 18015 (610-758-6169), or e-mail ingold@lehigh.edu.

The University must hear from you no later than 10 days after the University makes available the FIRST statement on which the problem or error appeared. When you call or write: Tell us your name and ID number; describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information and tell us the dollar amount of the suspected error. If you tell the University orally (by telephone or in person), you may also be required to send the University your complaint in writing within ten (10) business days. The University will determine whether an error occurred within ten (10) business days after we hear from you and will correct any errors promptly. If the University needs more time, however, the University may take up to 45 days to investigate your complaint or question. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, the University may not credit your account.

The University will tell you the results of its investigation within three (3) business days after the investigation is completed. If we decide that there was no error, we will send you a written explanation.

Business Day

For purposes of these disclosures, the University’s business days are Monday through Friday. Saturdays, Sundays, and official University holidays listed in the annual Academic Calendar (viewable via the following link on the Lehigh home page www.lehigh.edu/~inrgs/calendar2.shtml) are not University business days.

LEHIGH UNIVERSITY



TERMS & CONDITIONS

Electronic Fund Transfer

Transfers From Your GoldPLUS Account

You can use GoldPLUS to pay for purchases at various on-campus facilities and participating off-campus vendors who are equipped with card readers or point-of-sale terminals. The amounts of any purchases made will be debited to your GoldPLUS Account. You may not use your ID Card to withdraw cash from your GoldPLUS Account. You may not access the funds in your GoldPLUS Account at ATM machines. Please refer to the GOLDPLUS TERMS AND CONDITIONS section of this Disclosure Statement for additional information regarding limitations on your GoldPLUS Account.

Deposits To Your GoldPLUS Account

You can make deposits to your GoldPLUS Account by phoning 610-758-6169 and making a deposit using a personal credit/debit card, or you may visit the GoldPLUS office, which accepts cash, checks, and/or personal credit/debit cards for payment.

Pre-Authorized Transfers

You *cannot use* GoldPLUS to make pre-authorized transfers.

University Liability to GoldPLUS Cardholders

If the University does not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. The University will not be liable, for instance:

If, through no fault of ours, you do not have enough money in your account to make the transfer;

If the terminal system was not working properly and you knew about the breakdown when you started the transfer;

If circumstances beyond the University's control (such as fire or flood) prevent the transfer, despite reasonable precautions that the University has taken;

There may be other exceptions as identified in the GOLDPLUS TERMS AND CONDITIONS section of this Disclosure Statement.

Confidentiality

The University may disclose information to third parties about your GoldPLUS Account: when it is necessary to complete a transfer; to comply with lawfully issued subpoenas and government agency or court orders; or if you give the University advance written permission to do so.

Fees

The University does not impose any fee on ID Card cardholders in connection with allowing the use of the GoldPLUS feature for debits or other transfers.

Your Right To Receive Documentation Of Transfers - Periodic Statements

Receipts Card Reader and Point-of-Sale Terminals. You can get a receipt for any purpose or other transfer you make from any card reader or point-of-sale terminal operated by a cashier accepting your ID Card.

Account Statements A statement of activity for your GoldPLUS Account may be obtained by logging onto the Campus Portal. Under the "My Lehigh" tab, look for the "My GoldPLUS" channel, and click on to look up your current GoldPLUS balance, retrieve detailed statements, and email & print statements.

Change of Terms Notice

The University will mail you a written notice within 21 days before the effective date of any change in the terms and conditions governing your ID Card and GoldPLUS Account if the change will result in: New or increased fees; increases in your liability; or new or stricter limitations on the frequency or dollar amount of transfers.

GoldPLUS Terms and Conditions

The following Terms and Conditions apply to the use of the GoldPLUS feature of the ID Card:

The agreement to comply with these Terms and Conditions constitutes a contract between the holder of the ID Card ("Cardholder") and Lehigh University (the "University"). The use of the GoldPLUS feature of the ID Card will constitute the Cardholder's agreement to comply with all of the Terms and Conditions set forth in this document.

A Cardholder may deposit money into a GoldPLUS Account in-person at the GoldPLUS office using cash, checks, and/or personal credit/debit cards, or by phoning 610-758-6169 and using a personal credit/debit card. LU Pcards or Department Funds may not be used to deposit funds onto a GoldPLUS account. Minimum deposit is \$20.00; there is no maximum.

The Cardholder's ID Card will be the access device for the GoldPLUS Account. A valid and current card must be presented at the time of purchase at participating merchants.

The GoldPLUS Account is automatically closed when the Cardholder graduates or withdraws from the University (with respect to students), terminates employment (with respect to faculty/staff) or if the ID Card expires (with respect to all others) unless the GoldPLUS Office is notified with a written cancellation request from the Cardholder. The GoldPLUS Office reserves the right to close any GoldPLUS Account that has been inactive for a period of twelve (12) months.

Refunds on closed accounts will be made in the full amount of the unused balance. However, refunds may not be processed for balances less than \$15.00. Refunds will be credited to the Cardholder's Bursar Account, and then mailed to their last known address. Check-cashing against a GoldPLUS Account and cash withdrawals from the GoldPLUS Account are prohibited.

GoldPLUS Account balances are non-interest bearing.

The GoldPLUS Accounts and ID Cards are non-transferable. No other person may use the Cardholder's ID Card or any of its features, including GoldPLUS. The Cardholder may be required to produce additional identification and/or sign a receipt for the purchase of goods or services.

Restitution will be required of Cardholders if off-line transactions are made which result in overdraft of the Cardholder's GoldPLUS Account.

If the Cardholder's identification number changes, the Cardholder must notify the GoldPLUS/ID Office as soon as possible. If the Cardholder's ID Card is lost or stolen, the GoldPLUS/ID Office or Police Department must be informed immediately. A fee will be charged for replacement of lost, stolen or damaged cards. The address and telephone number for the GoldPLUS Office and Police Department are as follows: Christmas-Saucon Annex, 14A East Packer Avenue, Bethlehem, PA 18015 (610-758-6169) and 36 University Drive, Bethlehem, PA 18015 (610-758-4200).

GoldPLUS may not be used for the purchase of alcoholic beverages, tobacco products, gambling services (i.e., lottery tickets), firearms or ammunition. Attempting to purchase alcoholic beverages, tobacco products, gambling services (i.e., lottery tickets), firearms or ammunition, using GoldPLUS, is a violation, and may result in the termination of the GoldPLUS account.

The University is not responsible for the quality of any merchandise or services provided by any participating merchants who accept GoldPLUS for payment.

Lehigh University reserves the right to cancel this agreement if an individual violates any rules, regulations, policies, and/or procedures, or breaches in any way, any term and condition of this agreement. Future changes in terms and conditions regulating use of this card will apply to all cards in circulation and use at that time, and will supersede the terms and conditions in effect at the time the card was acquired.