



Coby Flex Points, CobyCash & Downtown Dollars Terms & Conditions

Please read and acknowledge this Agreement before using your CobyFlexPoints, CobyCash & Downtown Dollars account. It contains the terms and conditions of the Coby Flex Points, CobyCash & Downtown Dollars account linked to Your CobyCard. By adding value, registering for online account access and/or using Your Coby Flex Points, CobyCash & Downtown Dollars account, You agree to be bound by the terms and conditions contained in this agreement, which will govern Your use of the Coby Flex Points, CobyCash & Downtown Dollars 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 SUNY Cobleskill (students), terminates employment (faculty/staff/employees) or the participant's CobyCard expires (other individuals).

1 Definitions

- a. You and Your each mean the Cardholder.
- b. We, Us and Our each mean SUNY Cobleskill Aux. Svc.
- c. Cardholder means an individual in whose name and for whose benefit a CobyCard is to be issued or has been issued by SUNY Cobleskill Auxiliary Services, Inc.
- d. Contributor means an individual other than the Cardholder who loads value to a CobyFlexPoints, CobyCash, and Downtown Dollars, account for a Cardholder.
- e. Authorized Guest User means an individual designated by the Cardholder to have online account management privileges at the CobyLink Website.
- f. CAS means SUNY Cobleskill Auxiliary Services, Inc.
- g. College means SUNY Cobleskill
- h. Service Provider means a third party contracted by SUNY Cobleskill Auxiliary Services, Inc. that provides certain support and marketing services for Your CobyCard, CobyFlexPoints, CobyCash & Downtown Dollars account
- i. CobyCard means the Official SUNY Cobleskill ID Card issued by SUNY Cobleskill Auxiliary Services, Inc. to Cardholder.
- j. CobyFlexPoints, CobyCash & Downtown Dollars account means an account with pre-paid value that can be accessed using Your CobyCard. A CobyCard may have one or more accounts.
- k. CobyLink Website means the Website containing information about the CobyCard Program.
- l. Web Account Care Center means the area of the CAS.COBLESKILL.EDU Website where Cardholders may log into CobyLink and manage their individual CobyCard and CobyFlexPoints, CobyCash & Downtown Dollars account.
- m. Card Payment Service means a service whereby a Cardholder can access value associated with one or more CobyFlexPoints, CobyCash & Downtown Dollars account linked to his/her CobyCard.
- n. Registration means the electronic process used by Cardholder to set-up online CobyFlexPoints, CobyCash, Downtown Dollars, Faculty/Staff Meal Plan and Block of Bonus Meals account access at the CobyLink Website.
- o. Accepting Location means a point-of-sale location that is authorized to accept the CobyFlexPoints, CobyCash & Downtown Dollars account for the purchase of goods and services.
- p. Web User Account means the account that enables You to access and manage Your CobyFlexPoints, CobyCash & Downtown Dollars account via the Web Account CobyLink Website.
- c. You are at least sixteen 16 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.

If You do not agree with all of these statements, You cannot activate and/or use the CobyFlexPoints, CobyCash & Downtown Dollars Account feature of Your CobyCard.

3 Contact Information

If You have questions regarding Your CobyCard, CobyFlexPoints, CobyCash, or Downtown Dollars account You may call 518-255-5886, email cobycard@cobleskill.edu or write to CobyCard Office, 113 Knapp Hall, Suffolk Circle, Cobleskill, NY 12043. You may also get support by visiting our website at CAS.COBLESKILL.EDU

4 Card Accounts

Your CobyCard 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 CobyCard. CobyFlexPoints, CobyCash & Downtown Dollars account funds are aggregated in a bank account maintained by CAS. Cardholder, Card and Account information are kept on computer systems maintained by the College and Service Providers contracted by CAS. You agree and give CAS permission to share your personal information with such Service Providers to enable them to perform data processing required to provide these and other Card related services.

SUNY Cobleskill Auxiliary Services, Inc. is not acting as a trustee, fiduciary or escrow with respect to value in CobyFlexPoints, CobyCash & Downtown Dollars 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 individual Cardholder Accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

5 Registration

You can register for online account access to Your CobyFlexPoints, CobyCash, Downtown Dollars, Faculty/Staff Meal Plan and Block of Bonus Meal accounts at the Web Account Care Center. In order to register Your CobyFlexPoints, CobyCash & Downtown Dollars account you must validate personal information, provide information from Your CobyCard, agree to these CobyFlexPoints, CobyCash & Downtown Dollars 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, CAS has the right to terminate Your use of the Service and CAS, 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.

2 CobyCard Description

Your CobyCard is a multiple function card that can be used for the following applications:

- a. Official SUNY Cobleskill Identification
- b. Access device for board and bonus plan accounts.
- c. Access device for one or more pre-paid CobyFlexPoints, CobyCash & Downtown Dollars accounts.
- d. Access device for vending, library, and residential halls.

Eligibility

- a. You are an authorized member of SUNY Cobleskill
- b. You have the following data on record with SUNY Cobleskill
: First Name, Last Name, Date of Birth



6 Password & Security

You should 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 Coby Flex Points, CobyCash & Downtown Dollars account secure. You will be responsible and liable for all instructions received at the CobyCard Program Website that are accompanied by Your password, regardless of whether those instructions actually come from You. CAS is not responsible for losses incurred by the Cardholders as the result of their misuse of passwords.

7 Unauthorized Use

If You use, or attempt to use Your CobyCard 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 CobyFlexPoints, CobyCash & Downtown Dollars account will be terminated and You will be subject to damages and other penalties, including criminal prosecution where available.

8 Electronic Statements & Communications

To the fullest extent permitted by applicable law, this Agreement and any other agreements, notices or other communications regarding Your CobyFlexPoints, CobyCash & Downtown Dollars account and/or Your use of the Service ("Communications"), may be provided to You electronically and You agree to receive all Communications from CAS in electronic form. Electronic Communications may be posted on the pages within the CobyCard Program Website and/or delivered to Your College 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 five (5) business days after posting or dissemination, whether or not You have received or retrieved the Communication. CAS 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 CAS in writing at the address in the Contact Section of these Terms & Conditions. If You revoke Your consent to receive Communications electronically, CAS will terminate Your right to use the Coby Flex Points, CobyCash & Downtown Dollars 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, you agree to notify us immediately using the information in the Contact section of this agreement.

9 Correct Email and Mailing Address

You agree and warrant that You have access to the Internet and to a current functional College email address. You have the sole responsibility for providing CAS with a correct and operational email address. CAS 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 CAS 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.

10 Using the Coby Flex Points, CobyCash & Downtown Dollars Account

You may use the CobyCard for the following purposes:
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- 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 Coby Flex Points, CobyCash & Downtown Dollars account using a check, credit card or debit card.

10.1 Multiple Accounts

Your CobyCard 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 CobyCard 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.

10.2 Coby Flex Points, CobyCash & Downtown Dollars Account Spending & Value Add Limits

Account Rule	Limit
Daily Spend Limit	\$750
Daily Self-Service Spend Limit	\$25
Minimum Value Add	\$25
Maximum Value Add	\$3,000
Minimum Transaction Amount	\$0.01
Maximum Transaction Amount	\$750
Accepting Locations	All

11 Adding Value to CobyFlexPoints, CobyCash & Downtown Dollars Accounts

You, Contributors and Authorized Guest Users may add value to select CobyCard Accounts at the CobyLink Website or at the CobyCard Office, subject to the limitations provided herein.

We reserve the right to accept or reject any request to add additional value to CobyCard Accounts, at Our sole discretion. If any transfer of value to a CobyFlexPoints, CobyCash & Downtown Dollars account becomes subject to any stop payment order, charge back or overdraft after value has been credited to the CobyFlexPoints, CobyCash & Downtown Dollars account, We will be entitled to recover the full amount of the stopped payment, charged back or overdraft payment plus any applicable fees by deducting an equivalent amount from the CobyFlexPoints, CobyCash & Downtown Dollars account.

11.1 Value Availability

Credit Card, Debit Card, Check and Cash Payments will be made available to the Cardholder on the same business day as the payment is received.

11.2 Quick Re-Value

Authorized Guest (i.e. parents, family, and friends) can add value to Your CobyFlexPoints, CobyCash & Downtown Dollars account via the CobyLinkWebsite once you have given your Authorized Guest access privileges, then they follow prompts on the CobyLink Website.

11.3 Saved Payment Methods

You and Authorized Guest Users may save payment methods on file for convenient future use. If a saved Payment Method is determined to be invalid for any reason CobyLink will contact You and ask that You update the payment method information. You or Authorized Guest Users may edit saved payment methods at any time on the CobyLink Website Account.

11.4 Automatic Recurring Payments

You and Authorized Guest Users may provide instructions to automatically add value to Your CobyFlexPoints, CobyCash & Downtown Dollars account on a recurring basis using a payment method saved on file. You or Authorized Guest Users may edit saved payment methods at any time on the CobyLink Website Account.



12 Making Purchases with Coby Flex Points, CobyCash & Downtown Dollars

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

13 CobyFlexPoints, CobyCash & Downtown Dollars Receipts

You agree to sign a receipt for any transaction made with Your CobyFlexPoints, CobyCash & Downtown Dollars account where requested by the accepting location. You may not receive a receipt at vending locations.

14 Overdrafts & Negative Accounts

If an Accepting Location attempts to process a transaction for more than the value available in Your eligible CobyFlexPoints, CobyCash & Downtown Dollars account, the transaction will be declined. For self-service transactions, your account must have a balance at least as high as the highest priced item available for sale at the self-service location. (ie: Highest Price = \$5.00, your selection = \$1.50, your account = \$3.50 - Transaction is declined because not enough funds to cover highest amount) Your account will be charged only the amount of the purchase actually selected; however your transaction history may temporarily show the transaction at the higher amount. If, for any reason, a transaction is processed for more than the value in the CobyFlexPoints, CobyCash & Downtown Dollars 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 CobyFlexPoints, CobyCash & Downtown Dollars account or any other CobyCard Accounts or Payment Methods You have on file at CAS (ii) suspend Your CobyFlexPoints, CobyCash & Downtown Dollars account until payment on negative account is made in whole. All financial obligations for tuition, room, board, fees and other costs and charges of a student to all departments or enterprises of the College must be satisfied in full before the student will be permitted to receive transcripts, to receive a diploma, or register for, or enter classes in any succeeding term.

If any funds to which You are not legally entitled are credited to Your Account by mistake or otherwise, You agree that such amounts are debts owing from You to Us and You authorize Us to deduct such amounts from Your Account to the extent permitted by law. You authorize Us to take this action without Notice or demand to You.

15 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 Coby Flex Points, CobyCash & Downtown Dollars account use with individual locations may be tracked and recorded by us so that You may participate and benefit from these programs.

16 Lost or Stolen CobyCards

You agree to notify us immediately if (i) Your CobyCard has been lost or stolen or (ii) You believe someone has made a purchase using Your CobyFlexPoints, CobyCash & Downtown Dollars account without Your permission. You are responsible for the unauthorized use of the CobyCash CobyFlexPoints, & Downtown Dollars account if You fail to notify Us that the CobyCard has been lost or stolen. You can suspend Your CobyFlexPoints, CobyCash & Downtown Dollars account at the CobyLink Website or by contacting the CobyCard Office at 518-255-5886. When Your CobyCard has been reported lost or stolen, We will suspend the CobyFlexPoints, CobyCash & Downtown Dollars account to prevent unauthorized use. You may also request a replacement card. There is a card replacement fee of \$25.

FlexPoints, CobyCash & Downtown Dollars account without Your permission. You are responsible for the unauthorized use of the CobyFlexPoints, CobyCash & Downtown Dollars account if You fail to notify Us that the CobyCard has been lost or stolen. You can suspend Your CobyFlexPoints, CobyCash & Downtown Dollars account at the CobyLink Website or by contacting the CobyCard Office at 518-255-5886. When Your CobyCard has been reported lost or stolen, We will suspend the CobyFlexPoints, CobyCash & Downtown Dollars account to prevent unauthorized use. You may also request a replacement card. There is a card replacement fee of \$25.

16.1 Re-Activating Coby Flex Points, CobyCash & Downtown Dollars Account

If You find Your CobyCard after it has been reported lost, You will need to come to the CobyCard Office for reactivation.

17 Disputes/Returns

You agree to work to resolve all disputes about purchases made using the CobyFlexPoints, CobyCash & Downtown Dollars account with the merchant or location that accepted the CobyCard. If You are entitled to a refund for any reason for goods or services obtained with the CobyFlexPoints, CobyCash & Downtown Dollars account, You agree to accept credits to the CobyFlexPoints, CobyCash & Downtown Dollars account in place of cash.

18 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 the CobyCard Office as soon as possible 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 You make an oral request, We may require You to send the question in writing within 10 business days.

We will make best efforts to complete Our investigation within 10 business days after We hear from You, and will correct any error promptly. However, We may take up to 45 days to investigate the discrepancy. If an error is detected We will re-credit the account holder's account within 10 business days for the amount of the error.

If We decide that there was no error, We will send You a written explanation after We finish Our investigation. You may ask for copies of the documents used in the investigation.

19 Account Refunds

Eligible refunds are processed upon graduation, or withdrawal from SUNY Cobleskill. A completed refund request form must be submitted to the CobyCard office and eligible refunds will be processed at the end of the Spring semester in which the request is submitted. Refund requests must be submitted online at:

<https://www.cobleskill.edu/campus-life/cas/forms.aspx>

1. Refund** To You:
 - a. You may request a refund of your CobyCash & Downtown Dollars account balance when you graduate, withdraw or leave SUNY Cobleskill. Proof of withdrawal or dismissal is required.
 - b. Refunds are processed when:
 - i. The accounts balance is \$10.00 or more AND
 - ii. A refund request is submitted Online
 - c. No refunds will be issued for amounts less than \$10
 - d. Refund Methods:
 - i. Checks: Refund checks will be mailed to Your mailing address on file with the College, unless a specific address is provided with the refund request. We are not responsible for lost or misdirected mail, or for Your failure to notify Us of a change of address, or for Your failure to arrange mail forwarding with the United States Postal Service;



20 Inactivity

If You do not use or re-load a CobyCash & Downtown Dollars account for twelve (12) consecutive calendar months, the Account will be considered inactive and You will be charged a yearly Administrative Fee. See Service fees.

21 Unclaimed Property

If You do not use Your CobyCash & Downtown Dollars account for a period of one (1) year, it will be considered inactive. One year after inactivity Your account will be assessed the annual administrative fee of up to \$50.00. Your funds will be subject to applicable state laws regarding escheat of unclaimed property.

22 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 CobyCash & Downtown Dollars balance at the time the fee or charge is incurred.

Returned Payment/Check	\$35.00/each
Card Replacement	\$25.00/Card
Annual Admin fee – after 1 year inactivity	\$50.00/year

Fees are subject to change at our sole discretion.

23 Cancellation; Suspension of Use

CAS and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel Your use of the CobyCard and/or Coby Flex Points, CobyCash & Downtown Dollars account. CAS may refuse to issue a CobyCard or may revoke the CobyCard privileges with or without cause or notice. The CobyCard at all times remains the property of CAS “SUNY Cobleskill Aux. Svc.” and may be repossessed by CAS at any time. If You would like to cancel use of the CobyCard, Coby Flex Points, CobyCash or Downtown Dollars accounts, You may do so by contacting the SUNY Cobleskill Aux. Svc. in writing at CobyCard Office, 113 Knapp Hall, Suffolk Circle, Cobleskill, NY, 12043. Upon cancellation of the CobyCard privileges, the CobyCard must be cut in half and destroyed. You agree not to use or attempt to use an expired, revoked or otherwise invalid CobyCard. You agree to surrender the CobyCard to us upon request.

We reserve the right to assess an Account Closing Fee.

24 Liability for Failure to Make Transfers

If we do not complete a transfer to or from Your CobyFlexPoints, CobyCash & Downtown Dollars 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 state law, for your losses or damages. However, there are some exceptions. We will not be liable, for instances including, but not limited to, the following:

- a. If, through no fault of ours, You do not have enough money in your account to make the transfer.
- b. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- c. If, through no fault of ours, there is a delay in transferring data between computer systems.
- d. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- e. If an accepting location refuses to honor the CobyCard

25 Disclosure of Account Information to Third Parties

We will disclose information to third parties about Your CobyFlexPoints, Cobash & Downtown Dollars account or the transactions You make only:

- 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 CobyFlexPoints, CobyCash & Downtown Dollars account; or
- g. where otherwise provided by law or Our privacy policy.

26 Changes in Terms and Conditions

We reserve the right to change the terms of this Agreement in our sole discretion and from time to time. Any such change will generally be effective immediately without notice to You unless We are required by applicable law to provide You with advance written notice of the proposed change. In such instances, those changes will be effective immediately after We have provided You with the required advance written notice following the effective date stated in such notice. If, however, the change is made for security purposes, We will implement the change without any notice to You. If You do not accept any change to this Agreement, You have a right to terminate this Agreement in a manner provided for herein.

**** Refund Chart**

Full Term	% of Refund
1 st week	100% refund
2 nd week	92% refund
3 rd week	84% refund
4 th week	77% refund
5 th week	70% refund
6 th week	63% refund
7 th week	56% refund
8 th week	49% refund
9 th week	42% refund
10 th week	35% refund
11 th week	28% refund
12 th week	21% refund
13 th week	14% refund
14 th week	7% refund
15 th week	0%
16 th week	0%