

**Mount Holyoke College MHCXpress Account Agreement
Terms and Conditions**

By activating the debit account on your All-Campus/ID Card, you agree to be bound by the terms of the following agreement. The MHCXpress Account is a prepaid debit account. Once your agreement is processed, you may use the card to pay for purchases at participating campus locations, up to the amount of your MHCXpress Account balance. You cannot withdraw cash from your MHCXpress Account. There is no fee to establish or use the account; the full amount of your deposit will be available on your MHCXpress Account.

This agreement is executed between the individual named on the front of this page (the participant) and Mount Holyoke College (the College). This agreement references an All-Campus/ID Card (the Card) MHCXpress account (MHCXpress), which is available to Mount Holyoke College students, faculty, staff and certain affiliates of the College. Auxiliary Services (the Office) administers this agreement for Mount Holyoke College. The College may modify the terms and conditions of this agreement by providing the Participant a copy of any such changes prior to their effective date.

Establishing the Account: Upon receipt of a completed and signed application form at Auxiliary Services, the College will establish an electronic account balance in the participant's name, and validate the participant's ID Card for use in the electronic debit readers. The Card will have already been validated for access to appropriate buildings on campus. Additional deposits in the form of cash or check may be made at the Auxiliary Services at any time during regular business hours. Cash deposits of any amount can also be made at any time at the Automated Deposit Machines (ADM) located in Blanchard Campus Center and the Library. All deposits must be in US funds.

No Interest on Funds: The Participant understands and agrees that no interest or other earnings will be paid or credited to the Participant's account.

Returned Checks: In keeping with Mount Holyoke College's policy, any checks deposited in the Account which are returned for insufficient funds or any other reason by the payee's bank, will incur a fee. Account balances will be frozen until such time the fee is paid and the balance reconciled. The Participant understands and agrees that the MHCXpress Debit Account is not a credit card account, and that under no circumstances may debits or fees charged to the account result in a negative balance.

Lost or Stolen Cards: The Participant is responsible for safeguarding the Card. Lost or stolen cards must be reported immediately to Auxiliary Services (538-3111) during regular business hours and after business hours to Public Safety (538-2304). Public Safety is open 24 hours a day, 7 days a week. Once Auxiliary Services has been notified, the account will be deactivated until the rightful owner comes in to the office and reactivates the Account. There is no fee for these services. It is very important that the Participant report a lost or stolen card in an attempt to minimize the Participant's exposure and to maximize the safety features for the protection of members of the campus community. There is a fee to replace the card if not recovered.

This Account is non-transferable. The Participant may be charged a fee, their Account may be deactivated and the Card may be confiscated by authorized College staff if the card has been loaned to another individual. Additional identification may be required to ensure that only the participant uses the account.

Account Duration: The duration of this Account shall be from the opening date of the account until one of the following occurs:

1. Separation from Mount Holyoke College such as withdrawal, graduation or transfer to another college or university. In the case of a member of the faculty or staff, this also includes resignation or termination.
2. There is no account activity for one calendar year.
3. The Participant fails to follow the terms and conditions of this agreement.

Balances remaining at the end of an academic year will roll over into the following academic year unless one of the above occurs. Faculty and staff balances are accessible throughout the summer and break periods.

Refunds: If a balance remains when an Account is closed, a refund of the remaining balance will be made to the Participant minus a check processing fee. A check will be sent to the last known address of the Participant, unless Auxiliary Services is instructed otherwise. In accordance with College policy, all debts on the Participant's accounts with Mount Holyoke College must be satisfied prior to a check being processed for a refund. Any negative balance on the MHCXpress account will be charged to the Participant.

Statements of Account: A statement of activity on the account will be provided upon request at Auxiliary Services. If there are transactions that the Participant questions, the Office must be notified immediately. If the Participant does not inform the Office within 30 days of the statement date, the Participant is liable for all transactions on the account.



Name _____ MHC ID# _____
(if not known leave blank)

Home Address _____ Phone # _____ - _____ - _____

City _____ State _____ Country _____ Zip/Postal Code _____

Check one: Student Faculty/Staff

Deposit Amount \$ _____ Payment type (check one): Check (Check # _____) Money Order Cash

Note: Make checks payable to Mount Holyoke College, and write MHC ID number, if known, and Participant's name, if different from name printed on check, in reference section. Deposits must be in US funds. **DO NOT MAIL CASH!**

My signature attests that I agree to the terms and conditions of the MHCXpress Account as listed above.

Participant's Signature

Signature of Parent or Guardian if Participant is under 18 years of age when signing.

For office use only: Staff initials _____ Date: _____