

**NORTHERN MICHIGAN UNIVERSITY  
WILDCAT EXPRESS CARD PROGRAM  
TERMS AND CONDITIONS AGREEMENT**

**DEFINITIONS**

The terms “you” and “your” in this agreement refer to the person whose name and image appear on the Northern Michigan University ID Card. The terms “we” and “the University” refer to Northern Michigan University. The term “card” refers to the ID card, and “CatCa\$h” refers to a stored value account established only by pre-depositing funds.

**ID CARD TERMS AND CONDITIONS**

- This card is non-transferable and is property of Northern Michigan University. It is intended to last the duration of your stay. It is the cardholder’s responsibility to protect and maintain the condition of his/her card. The card’s purposes are identification and transaction of Northern Michigan University business. It should be carried when on university property and must be presented upon request.
- The cardholder is responsible for immediately reporting a lost or stolen card. Reports must be made in person at the Wildcat Express Center or by calling (906)227-1686. A nonrefundable fee is charged to replace damaged, lost, or stolen cards. The University is not responsible for use of a lost or stolen card prior to its report to the Wildcat Express Center personnel. At that time the card will be deactivated.
- Privacy Statement: Personal information collected for the ID Card, including your image, will only be used for University purposes and within established University policies. Data collected on the use of the University facilities and services by an individual cardholder will be treated in the same manner. Information regarding the cardholder will not be provided to third parties unless required by applicable laws, or with written permission of the cardholder. Applicable federal law is the Family Education Rights and Privacy Act, also known as FERPA or the Buckley Amendment.

**CATCASH TERMS AND CONDITIONS**

- CatCa\$h is a cash alternative which may be used at participating merchants.
- These terms and conditions go into effect only upon depositing funds into your pre-paid account.
- Payments on your CatCa\$h account can be made in the Wildcat Express Center during regular NMU business hours. Please check NMU’s website for hours of operation. Accepted forms of payment are cash, check, or branded credit cards (MasterCard/Visa).
- Business can be conducted online at <https://get.cbord.com/nmu>, and there is also a Value Port located on 2<sup>nd</sup> floor of the Learning Resource Center. The Value Port accepts U.S. Currency (\$1, \$5, \$10 and \$20 increments only).
- Dining Services account questions and deposits should be directed to the Wildcat Express Center, in the University Center. CatCa\$h is unrelated to and does not in anyway offset your Dining Services board plan or Dining Dollars.
- If you attempt to use your card when sufficient funds are not available, the transaction will be denied.
- Cash withdrawals are not permitted. You agree to use the card for purchase of goods and services and not obtain cash from a merchant.
- You may return purchases to merchants, contingent upon their return policy, for credit to your account.
- The cardholder is responsible for observing the amount charged during each use. Each receipt contains confidential information and it is your responsibility to protect it. There are no fees or charges associated with establishing or using a CatCa\$h account.
- Deposits will be posted to your debit account immediately upon receipt of cash, check, or a credit card transaction. If funds are credited to your account before your payment has cleared, as cardholder you will be liable for any amount/payment returned to NMU as unpaid or non-sufficient funds. Northern Michigan University reserves the right to freeze accounts associated with your card in event payment is returned as unpaid. In addition NMU shall be entitled to recover all costs associated with such unpaid items.
- You will be assessed the established university rate for each check returned as Non Sufficient Funds (NSF).
- The current balance in your CatCa\$h account will be carried over from semester to semester. When you graduate or terminate your studies/association with Northern Michigan University, you may request a refund of remaining funds. All balances greater than \$15 will be refunded. Fund balances with less than \$15 will not be refunded, but will remain available until the account **expires**.
- CatCa\$h accounts will **expire** if not used within 365 consecutive days. Accounts which have expired will be refunded automatically less the established processing fee. The refund will be mailed to your last known home address.
- The University is not responsible for any use of a lost or stolen card prior to its report to the Wildcat Express Center personnel, online at <https://get.cbord.com/nmu>, or by phone at (906) 227-1686. At that time, the card will be deactivated to protect your remaining CatCa\$h balance. Other services accessed from the Wildcat Express Card require separate and independent notification.

**ACKNOWLEDGEMENT**

I acknowledge the use and responsibility of the Wildcat Express Card as stated in this “Northern Michigan University Wildcat Express Card Program Terms and Conditions Agreement.” The terms and conditions of the CatCa\$h account apply if and when I make a deposit in the pre-paid account. I understand card usage information (agreements, NSF and expired account charges, balances, and transactions) are available free of charge at the Wildcat Express Center and online. By accepting possession of the Wildcat Express Card I understand and accept, the Terms and Conditions Agreement.

Terms & Conditions available at [www.nmu.edu/dining/wec](http://www.nmu.edu/dining/wec)

Copy available upon request