

## Cobber Cash Terms and Conditions:

By accepting a Concordia College ID card, you automatically agree to the Cobber Cash terms and conditions. The card is nontransferable and is the property of Concordia College. Concordia is not liable for a lost or stolen card. Deposits made to the Cobber Cash account are not refundable for cash. This is not a bank account. Cobber Cash funds may be used instead of cash at the post office, Coffee Stop, Korn Krib, The Maize, and Anderson Commons. Account information is considered confidential and is only available to the account holder. Please direct all questions to the Dining Services' office at extension 3706.

Concordia College, Moorhead, Minn., offers the Cobber Cash account to all current Concordia College students, faculty and staff.

1. The terms "you" and "your" in this agreement refer to the person whose name and photo appears on the Cobber ID card. The terms "we" and "us" refer to Concordia College. The term "account" refers to your Cobber Cash account once you have made a funds deposit.
2. This card is nontransferable and is the property of Concordia College. Fraudulent use will result in disciplinary action. A replacement fee of \$15 will be charged for lost or stolen cards. Replacement cards can be purchased in the Dining Services office. The cardholder is responsible for immediately reporting a lost or stolen card.
3. To activate your Cobber Cash account, you must make a deposit into your account. This account and your ID card remain active until you graduate or withdraw from the school.
4. Funds can be added to your Cobber Cash account in one of the following ways: by cash, check or major credit card (Visa or Mastercard). Such payments will be deposited into your account immediately.
5. Deposits to your account can be made at the following locations: in the Dining Services Office, at Dining Services retail operations, at the cash-to-card load stations in the Knutson Campus Center near The Korn Krib, or online at <https://concordia-sp.blackboard.com/eaccounts/AnonymousHome.aspx>.
6. You understand and agree that you will be liable should your payment (check) be returned to us as unpaid. We are entitled to freeze any funds remaining on your card in the event a payment is returned to us as unpaid; in addition, we shall be entitled to bill your account \$20 to cover the cost of handling any such unpaid items.
7. All purchases using the Cobber Cash account will be subject to all applicable taxes.
8. The Cobber Cash account should be treated the same as cash. Be aware that Concordia College is NOT LIABLE for a lost or stolen card. The card can be reported lost at the Dining Services Office Monday-Friday, 7:30 a.m.-5 p.m., by calling 218.299.3706. You can also freeze your Cobber Cash account at <https://concordia-sp.blackboard.com/eaccounts/AnonymousHome.aspx>. Only a Dining Services representative can unfreeze your account after you have frozen the account.
9. All funds deposited into your account will be carried over from semester to semester. Deposits made into the Cobber Cash account are not refundable with the exception that if you leave college, either through graduation or withdrawal, you will automatically receive a refund of your Cobber Cash account if your balance is greater than \$10. Upon verification of graduation or withdrawal, your balance will be sent to you through the Business Office.
10. Access to your online card account for posting funds to your Cobber Cash account or viewing transactions is activated through your user ID and password, which you receive from Information Technology Services.
11. If you have questions or need help, call 218.299.3706 or email [Dining Services](#).