

San Mateo 101 Express Lanes Go Card Program Terms and Conditions

CUSTOMER AGREEMENT TERMS AND CONDITIONS

This Customer Agreement governs participation in the San Mateo County Express Lanes Joint Powers Authority's (SMCEL-JPA) Go Card program (Program), which offers Customers a \$200 preloaded mobility debit card for transportation-related purchases. Customers are eligible to receive this benefit on an annual basis subject to meeting the Program's eligibility requirements.

By applying to and enrolling in the SMCEL-JPA's Go Card program, the Customer agrees to these terms and conditions in order to obtain the program benefits.

1. Definitions:

- a. Applicant: An individual who has applied to the Program through the online application portal or in-person with a community-based organization partner and has uploaded the required information directly onto the Program's system of record.
- b. Customer: An individual who has applied to and been approved for the Program.
- c. Mobility debit card: For the purposes of the Program, a preloaded debit card restricted to transportation-related purchases.

2. Program Eligibility: Applicants must demonstrate that they meet the program requirements at the time of submitting the application, and annually thereafter if they wish to recertify to receive the benefit each year.

- a. Applicants must demonstrate that they are 18 years of age or older by providing a valid government-issued identification card that lists their date of birth:
 - i. Driver's license
 - ii. Passport
 - iii. State-issued ID
 - iv. Foreign country-issued ID card
 - v. Green card
 - vi. Military ID
 - vii. Employment Authorization Document (EAD)
- b. Applicants must demonstrate proof of residency in San Mateo County by providing a document from the following list:
 - i. ID document
 - ii. Utility bill
 - iii. Bank statement
 - iv. Credit card statement
 - v. Lease agreement
 - vi. Employment letter
 - vii. Government-issued letter
 - viii. Insurance document
 - ix. Tax document

- x. USPS Change of Address
- c. Applicants must demonstrate an individual annual income at or below 60% of the San Mateo County area median income (AMI) based on household size by providing one of the following documents:
 - i. Tax form
 - ii. Employment letter
 - iii. Bank statement
 - iv. Employer verification letter or offer letter
 - v. Pay stubs
 - vi. Social security benefits statement
 - vii. Unemployment or disability benefit statement
 - viii. Self-declaration of income form
- 3. **Card Format:** Customers will receive a preloaded \$200 mobility debit card, termed a Go Card for the purposes of the Program. The Go Card is an Akimbo Now Mastercard®, a product of Usio, and is issued by Sunrise Banks N.A., Member FDIC pursuant to a license from Mastercard International Incorporated. Upon Program approval, Customers may elect to receive a virtual or physical card. Physical cards are sent by mail and may take up to 10 business days to arrive. Virtual cards are sent to the Customer's mobile immediately after being claimed to be added to a mobile wallet for use.
- 4. **Card Usage:** Go Cards are loaded with funds that can be used immediately after activation. These cards are valid to use on transportation-related transactions anywhere that a Debit Mastercard is accepted. Transactions are restricted to approved transportation merchant category codes that include transit, express lanes, toll bridges, paratransit, bikeshare, and scooter share providers. The SMCEL-JPA reserves the right to change the types of transactions that are authorized within the Program. Cards are not reloadable using personal funds.
- 5. **Program Funds:** Customers are responsible for the security of the physical Go Card, if applicable, and the management of funds in their Go Card once it is provided to them. Customers are responsible for all costs after their Go Card funds have been depleted. The SMCEL-JPA reserves the right to cancel and claw back funds for cards that are not activated after one year from receipt.
- 6. **Expiration:** Go Cards and associated funds will expire after three years. If a Customer recertifies their program eligibility annually, they may receive the new \$200 reloaded directly onto the existing card up until card expiration.
- 7. **Unused or Lost Cards:** If an activated Go Card is not used for 12 consecutive months, a monthly charge of \$6.95 will be deducted from the available funds on the card by debit card provider Usio. Lost or stolen cards with remaining balances may be replaced subject to a service charge for processing costs.

RELEASE OF LIABILITY

Applicant hereby releases the SMCEL-JPA from all loss, damage or injury whatsoever, known or unknown, arising out of or in any manner connected with the use of a Go Card issued by the SMCEL-JPA. Neither the SMCEL-JPA nor its agents will have any obligation or liability with respect to use or the performance of the Go Card. Customer agrees to hold harmless the SMCEL-JPA and its agents from all liability for any loss, damage, or injury to persons or property arising from or related to the misuse of the Go Card issued under the program.

TERMINATION

The SMCEL-JPA reserves the right to terminate this Agreement at any time by providing written or electronic notice to Customer.

CHANGES

The SMCEL-JPA reserves the right to change the terms of this Agreement and our policies at any time by providing written or electronic notice to Customer. Customer agrees to all changes upon further use of the Go Card.

FAILURE TO COMPLY

Failure to comply with any portion of this Agreement may result in removal from the SMCEL-JPA's Go Card program and termination of any benefits that have been issued under the Program.

COMMUNICATIONS

By enrolling in the SMCEL-JPA's Go Card program, Customer agrees that the SMCEL-JPA may, at its discretion, send surveys and other Go Card program communications to the contact information associated with such account. Please address all correspondence to:

San Mateo County Express Lanes Joint Powers Authority
Care of C/CAG
555 County Center, 5th Floor
Redwood City, CA 94063

PRIVACY POLICY

The SMCEL-JPA's treatment of personal information is described in the Privacy Policy, available at <https://101expresslanes.org/media/254/download?inline> and is consistent with Federal and State laws governing an individual's rights to privacy. Disclosure of personal information other than such specified in the Go Card program application to be eligible for benefit(s) or receipt of Program communications related to this Go Card program is voluntary.