



METROPOLITAN
TRANSPORTATION
COMMISSION

Agenda Item 7

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Memorandum

TO: Policy Advisory Council

DATE: January 4, 2012

FR: Pam Grove, Staff Liaison

W.I. 1114

RE: Staff Liaison Report – January 2012

MTC Policy Advisory Council Recruitment

The initial two-year term of the Policy Advisory Council will end in March 2012, and MTC staff will begin recruiting for the next four-year term later this month. All current advisors are encouraged to submit an application for reappointment to the Council. Applications in hard copy and online will be available for you soon. Questions regarding the recruitment process should be directed to Pam Grove, Policy Advisory Council staff liaison, at 510-817-5706 or pgrove@mtc.ca.gov.

Evaluation Results: MTC Policy Advisory Council Review

MTC's consultant, Flint Strategies, has completed their evaluation of the new Policy Advisory Council structure. Thanks to all of you for participating in the survey and feedback solicited as a result of this evaluation. The results will be presented to the MTC Legislation Committee on Friday, January 13, 2012, and will be emailed to you on Friday, January 6th. I will also have copies available at your meeting next week, and we will be scheduling a presentation to you at a future meeting.

New Bay Bridge East Span Reaches High Point: Cable Pulling Has Begun

The latest phase of the construction of the new Bay Bridge East Span began last month: the pulling of the main cable of the bridge's self-anchored suspension span (SAS). The process involves the pulling of 137 separate strands of cable, each made up of 127 individual 5 mm, high-tensile steel wires. A briefing on this monumental process was held on December 19th. For information on that briefing, photos, and more information and a video simulation of the process, visit MTC's web site at: http://www.mtc.ca.gov/news/current_topics/12-11/sfobb_cable.htm.

Follow-up on Clipper Presentation at October Meeting

Attached to this staff report is a memo and attachment with staff responses to concerns and questions raised by the Policy Advisory Council at your October 2011 meeting. An update to the Clipper outreach and the Title VI summary report will be presented to you at a future meeting.

- ***Headquarters Audit Entrance Interview — Oakland, December 7***
We had our entrance interview with the audit team that will conduct the Bureau of State Audits review of our acquisition of 390 Main Street in San Francisco, as requested by the Joint Legislative Audit Committee in August. The audit is expected to take several months.
- ***Upcoming Events***
January 23-26 – TRB Annual Meeting, Washington DC

To read the entire Executive Director's report to the Commission, go to http://www.mtc.ca.gov/news/ed_report.htm.



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Memorandum

TO: Policy Advisory Council

DATE: January 3, 2012

FR: Melanie Crotty

RE: Clipper[®] Program – Follow-Up to October Staff Presentation

At the October 12, 2011 Policy Advisory Council (PAC) meeting, MTC staff gave a presentation concerning the Clipper[®] program and the program's draft Title VI summary report. Members of the PAC raised several questions, concerns and/or issues during the staff presentation, and Attachment A to this memo provides responses to those questions. Staff will return to the PAC at a later date to provide a status report concerning public input received on the draft Title VI summary report and planned follow-up actions. For further information or follow-up questions, please contact Lysa Hale, MTC consultant, at lhale@mtc.ca.gov or 510.817.5884.

J:\COMMITTE\Policy Advisory Council\Meeting Packets\2012\01_January_2012\7a_Clipper_Response.doc

Attachment A: Questions, Concerns, and/or Issues from Policy Advisory Council Members and MTC Staff Responses

The following is MTC staff's record of Clipper[®]-related questions, concerns, and/or issues identified by members of the Policy Advisory Council (PAC) on October 12, 2011, and MTC staff's responses to the questions, concerns, and/or issues.

1. There is a greater difference [between the old and new RTC card] than is immediately apparent. I always needed an RTC card to get a discount, but it was not previously connected to payment and nobody demanded to see the card. Likewise, if I used stickers and my card was expired, nobody looked to see I was using an expired card. I have to monitor my card more than I did before – I have to make sure I have an up-to-date RTC card.

Response: The policies mentioned by the PAC member – the need to show an RTC Discount Card to transit agency personnel and the expiration of the RTC Discount Cards – have not changed; these policies existed prior to Clipper[®] and the same policies exist today. Transit agencies (and not MTC) define these policies. Whether and how a transit agency enforces the policies is the responsibility of the transit agency. MTC has worked with the transit agencies to leverage the Clipper[®] system to facilitate improved enforcement of existing policies, such as automatically expiring the Clipper[®] version of RTC cards on the appropriate date.

2. There are concerns about the RTC Discount Card program administration – this ties in because the RTC Discount Card functions as Clipper[®] card. Member's card was expired, and she got a letter in the mail about how to renew it, but she wanted a new photo. She went to her local transit agency per the instructions and she was told that she could not request a new picture for her card. A private company is making the rules, not the transit agencies. Service animals are supposed to be in pictures. There is no public access or accountability in program.

Response: Transit agencies set card replacement policies for the RTC Discount Card Program, and they set these policies separate from the establishment of policies pertaining to the Clipper[®] Program. The transit agencies, through an agreement with BART, hold a contract with a firm responsible both for handling review of customers' applications for new/replacement cards and issuing cards to qualifying customers. MTC is not a party to this contract, and the Clipper[®] program is not involved in decisions concerning review of applications for RTC Discount Cards. However, MTC has passed these concerns to the Partnership Transit Coordination Committee (PTCC) Accessibility Committee, which provides oversight for the RTC Discount Card Program.

3. Is MTC coordinating with schools, particularly Oakland Unified School District (OUSD), to let more kids apply for youth cards?

Response: Yes, MTC and the transit agencies have worked and continue to work with schools to facilitate opportunities for youths to receive youth Clipper[®] cards.

Transit agencies have the primary responsibility for establishing and implementing policies concerning the availability of youth Clipper[®] cards. The policies established by the transit

agencies require youths to apply for and receive specially encoded youth Clipper[®] cards only after demonstrating proof of age. AC Transit has separately established an additional requirement whereby a youth planning to purchase a youth discount 31-day AC Transit pass must have a Clipper[®] card with his/her picture on it. AC Transit makes such cards available through its ticket office in downtown Oakland and community outreach events. For those who do not need to purchase an AC Transit 31-day youth pass, transit agencies provide the ability for youths to apply for youth Clipper[®] cards (the SFMTA, VTA and Golden Gate Transit ticket offices also issue the cards on the spot), and MTC has also established two in-person customer service centers in San Francisco, where youths can apply for and receive the cards.

MTC has worked collaboratively with transit agencies to facilitate opportunities for youths to apply for and receive youth Clipper[®] cards. This has included both providing funding and other support for transit agency-led initiatives and directly engaging schools and other entities in providing opportunities for youths to apply for and receive youth Clipper[®] cards. MTC has sponsored outreach events at schools, community centers, shopping centers, individual Clipper[®] retailer locations (like Walgreens stores) and transit hubs where youths can submit applications for the youth Clipper[®] cards.

4. What is MTC doing to get cards in adults' hands? More outreach?

Response: MTC has undertaken a number of initiatives in the past 1½ years to encourage adoption of Clipper[®] by transit riders. These initiatives include:

- In February 2010, MTC adopted Resolution No. 3866, which requires transit agencies to phase out most non-Clipper[®] tickets and passes and to offer customers who purchased these tickets and passes a Clipper[®]-equivalent. This means that customers can receive the same discounts provided by the non-Clipper[®] tickets and passes, but the customers can only get the discounts by using Clipper[®].
- Since June 2010, MTC and the transit agencies have waived the \$5 fee for customers to acquire a Clipper[®] card. During this time, Clipper[®] has issued more than 1 million cards;
- MTC and the transit agencies have sponsored several advertising/customer education campaigns including in-station and on-board signs, television advertising, radio advertising, and press releases. The campaigns have included signs and advertising in English, Spanish and Chinese.
- MTC and the transit agencies have sponsored more than 1,000 outreach events in transit stations, on-board buses, and at community locations across the region.

Since June 2010, the volume of customers using Clipper[®] has grown almost tenfold, which suggests that the above efforts have been effective in converting customers to using Clipper[®].

MTC and the transit agencies are still working together to phase out SamTrans, BART and VTA tickets and passes in favor of the Clipper[®] equivalents.

5. Include information on Vallejo and Richmond city websites.

Response: MTC and the transit agencies provide comprehensive Clipper[®] information through clippercard.com and the transit agencies' websites. In most instances, MTC recommends that other entities – whether cities, other jurisdictions, community organizations, etc. – add a link to their own websites to direct constituents to clippercard.com for information because that site has the most comprehensive and up-to-date information about the program. MTC cannot be responsible for ensuring up-to-date information on other entities' websites. In response to the recommendation, MTC will develop a web-ready advertisement for use on websites operated by cities or other entities that wish to direct people to clippercard.com.

6. MTC should also reach out to other cities, chambers of commerce, businesses and business complexes to let them know how to become vendors and for marketing purposes.

Response: In the past year, MTC has directed its Clipper[®] customer education and marketing efforts toward the transit riders affected by MTC Resolution No. 3866, i.e., those customers who must switch to Clipper[®] to continue getting transit discounts. This has included traditional advertising, such as in-station signs, radio advertising, etc., as well as community partnerships. MTC also provides information to employers through a number of channels: direct engagement; the 511 Rideshare Program, which communicates regularly with employee transportation coordinators and transportation management agencies; the Clipper[®] Direct transit benefit program (which is operated by the same company that operates the Clipper[®] system); and third-party transit benefit programs, e.g. Commuter Check and WageWorks.

The customer education and marketing efforts described above have proved very effective over the past year. MTC intends to build on these efforts by working with partner transit agencies and making continual improvements and adjustments to continue attracting more transit riders to Clipper[®]. The near-term focus is SamTrans, BART, and VTA customers who are affected by the conversion of certain passes and tickets to Clipper[®]-only availability.

7. MTC should offer fees for people who provide referrals.

Response: MTC has considered refer-a-friend programs to encourage adoption of Clipper[®]. This is a proven marketing tactic that could be applied to Clipper[®]. However, MTC has not implemented such a program due to the complexity of managing and administering discounts/rewards within the design of the Clipper[®] system.

8. What large chains are participating? If you want to use a senior card on BART, there are only a few retailers in some areas.

Response: More than 340 retail stores currently sell Clipper[®] cards and value. The largest chain is Walgreens, which has 106 stores that sell Clipper[®]. The next largest chains are:

- California Check Cashing Store: 26 locations
- My Transit Plus: 9 locations
- Lucky Check Cashing: 8 locations
- Raley's: 6 locations

- Mission Check Cashiers: 5 locations
- Bill's Ace Hardware: 4 locations

Clipper[®] benefits from having a mix of chain stores and independent merchants in order to provide customers with choices.

Retail locations are in areas with the highest transit ridership, but Clipper[®] also works to ensure overall geographic coverage. Accordingly, San Francisco has the largest number of participating retail locations, but Clipper[®] has also established locations in many suburban areas. Clipper[®] is currently working to expand the number of retailers in Eastern Alameda and Contra Costa counties, the South Bay, and the Peninsula. In addition to the retail locations, all BART vending machines now enable customers to add cash value to Clipper[®] cards, which means that a senior can load value at the BART station itself rather than traveling to a participating retail location.

9. I'm not sure what the criteria are for selecting vendors, but cities could help in that regard.

Response: Working under contract to MTC, the Clipper[®] Contractor (Cubic Transportation Systems, Inc.) selects retailers through a combination of factors, including proximity to transit stations or stops, geographic distribution, participation as a transit pass retailer prior to Clipper[®], and willingness to become a Clipper[®] vendor. The transit agencies have been valuable sources of information regarding potential vendors.

Where the Clipper[®] Contractor has struggled to recruit a participating retail location in a specific geographic area, MTC has established financial incentives to facilitate recruitment. MTC furnishes such financial incentives through the Clipper[®] Contractor, which is charged with establishing and maintaining the network of participating retail locations.

10. Everyone should have access to a Clipper[®] vendor; one member said there are no vendors over the hill (Contra Costa County/Tri Valley area).

Response: There are 41 participating retailers in Contra Costa County and one in the Tri-Valley area (Dublin, Pleasanton, and Livermore). Attachment B lists the retailers in these areas. At MTC's direction, the Clipper[®] Contractor is working to recruit additional locations in these areas, but interest from retailers has been low.

11. Is it possible to sell in city hall?

Response: Yes. For example, the city of Rio Vista is a Clipper[®] retailer. However, interest by city halls has been sparse, partly due to staffing issues. Recently, Clipper[®] approached the city of Half Moon Bay concerning sales of cards and value, but the city declined.

12. Is it possible to sell through a mobile service, like a bookmobile idea?

Response: No, this functionality does not currently exist, largely due to the following system limitations:

- The retail sales equipment was not designed for mobile implementation. The equipment requires an AC power supply and a phone line for communication with the Clipper® back-office network for data reconciliation.
- Communicating to customers the day, time and location of such a vehicle in any area can be challenging. Instead, patrons may have more success with fixed locations.
- The issue of who would run such a vehicle is an area of concern. Within MTC, there is limited budget for such an effort, and the sales commission structure for retail sales does not make this an attractive opportunity for commercial retailers.

13. The transition to Clipper® is going well in Chinatown, but when card readers malfunction or don't work, the text on them is in English only.

Response: Clipper® card readers have a very limited text display, which is English-language only. To assist customers who cannot read the display – whether due to vision impairment or limited-English proficiency – the card readers emit tones to indicate successful transactions (single beep), transactions where the customer has a low balance (two beeps), and unsuccessful transactions (three beeps). In addition to the tones emitted by the card readers, MTC has engaged several approaches to assist customers with limited English proficiency. Examples include:

- Brochures in English, Spanish and Chinese;
- Customer service staff that can assist customers in Spanish, Chinese and a range of other languages using a translation service;
- Outreach events with multilingual personnel conducted in transit stations, on buses, and at community-based locations;
- Multilingual personnel at the in-person Clipper® customer service centers in San Francisco; and
- Ongoing partnerships with organizations that assist limited-English proficiency constituents, such as Self Help for the Elderly in San Francisco, which serves as an extension of the Clipper® program by assisting customers.

While customer education initiatives to date have focused on facilitating/encouraging adoption of Clipper®, staff expects that future efforts – budget permitting – will focus on continuing to educate existing customers about how to best utilize the Clipper® system. This may include videos, brochures, driver training, and/or other tools, all of which MTC will make available in multiple languages.

14. Would like to see Clipper® in Vallejo.

Response: MTC is working with the Clipper® Contractor and the transit agencies not yet operating Clipper® (including Vallejo Transit) to develop plans for the system's further expansion. On August 29, 2011, MTC met with the transit operators that are not yet participating in Clipper®. At the meeting, MTC presented an expansion strategy that attempts to simplify the implementation effort in two ways:

1. Simultaneously implementing Clipper® on multiple transit agencies in four geographically-based groups: East Bay operators, Napa/Solano county operators, 101

Corridor operators, and ferry operators (Vallejo Transit is part of the Napa/Solano operator group); and

2. Simplifying the Clipper® fare policies and business rules for the operators.

In the August meeting, MTC staff recommended that Clipper® first expand to the ferries, and MTC invited discussion on bus operator implementation. One reason for MTC's recommendation to expand next to the ferries is that the Clipper® Contractor has only a limited supply of the Clipper® card readers used on buses. If this constraint did not exist, MTC would have recommended expanding next to the East Bay transit operators because they collectively have the highest overall ridership (compared to the Napa/Solano and 101 Corridor); Napa/Solano is the 2nd highest priority, and the 101 Corridor is the 3rd highest priority.

MTC continues to work with the Clipper® Contractor to gather information on the feasibility and timeline for manufacturing additional quantities of existing equipment as well as the pricing and timeline for next generation equipment. Once MTC has this information, MTC will both share the recommended deployment order with the affected transit agencies and seek input from operator staff; this will occur prior to MTC staff's taking a recommendation to the MTC Operations Committee. Following approval of a recommendation by MTC's Operations Committee, staff will then develop a schedule for the deployment of Clipper® to the additional operators.

15. Request for comparisons among cities: What is the percentage of Clipper® usage in different cities? Would like to know about usage among cities with predominantly minority populations.

Response: MTC does not have data concerning Clipper® use in different cities because transit systems do not correspond with city boundaries. The following is information concerning weekday market penetration on the transit systems that currently accept Clipper® (data is for November 2011):

- AC Transit – 25%
- BART – 43%
- Caltrain – 69%
- Golden Gate Ferry – 96%
- Golden Gate Transit (bus) – 36%
- SamTrans – 14%
- SFMTA (Muni) – 46%
- VTA – 5%

AC Transit, SamTrans, SFMTA, and VTA's customers are predominantly from minority populations. SamTrans and VTA began accepting Clipper® in December 2010 and January 2011, respectively, and neither agency has ended sales of non-Clipper® tickets and passes; these are two reasons why Clipper® use on those two systems is lower than on the other systems.

16. Is there a fee for ongoing passes? City employees pay a \$2-3 fee for loading monthly pass. Why isn't this noted as disparate impact?

Response: This comment refers to the fee charged by administrators of transit benefit programs. When a customer purchases a pass or loads Clipper[®] cash value through a transit benefit program, the transit benefit program and/or the customer's employer may assess fees. In the case of city/county of San Francisco employees (and some other employers), the transit benefit program now charges a \$2 per month fee when a customer wants to load value directly to his/her Clipper[®] card. This fee does not apply to customers who redeem vouchers for Clipper[®] value or use a pre-tax transit debit card. The transit benefit programs began charging this fee under an agreement with MTC and the Clipper[®] Contractor whereby the three parties – MTC, the program contractor, and two large transit benefit providers – agreed that the program contractor could charge transit benefit programs up to \$2 per month for each customer receiving Clipper[®] value.

This is not a disparate impact because the fee is not imposed by Clipper[®] or a transit operator. The fee is imposed by private firms in the business of administering transit benefit programs. It only applies to customers who receive Clipper[®] value through certain transit benefit programs and only to certain purchasing options through those programs, i.e., other purchasing options are available to customers that do not require any new/additional fees.

17. [MTC is] going to put the \$5 fee back in effect because people have lost cards. People are not putting money into the pot to pay for these – MTC is just giving them away. How many are going missing with value on them, how many have been demagnetized, how many are broken? Member requested data concerning the above questions. Member requested detailed information on negative balances, how many cards have been lost, etc. Member wants to make sure we are gathering real data, and not just using subjective words in a report like this. Request to bring back information on how MTC made this analysis – that there is a massive loss due to hoarding. It makes a difference if it's 30 percent vs. 1/10 of 1 percent.

Response: MTC staff is recommending both reinstatement of a Clipper[®] card acquisition fee and a lowering of the fee from the previously established amount of \$5 to a lesser amount of \$3. This fee will not apply to customers who acquire the card and simultaneously set up the Autoload feature, and the fee will not apply to customers who receive cards through employer or other institutional programs or to those acquiring youth or senior discount cards. MTC staff is recommending reinstatement of the fee for several reasons:

- To curb abuse of the Clipper[®] system's negative balance feature, which allows customers to complete a single trip when the cash balance on the Clipper[®] card falls below \$0 (abuse of this feature occurs when a customer purposefully takes a trip costing more than the remaining cash balance on the card and the customer disposes of the card following the trip instead of reloading it with enough value to bring the balance above \$0);
- To encourage customers to retain cards rather than disposing of them; and
- To differentiate extended use Clipper[®] cards from limited use Clipper[®] tickets that are available for travel on Muni and Golden Gate Ferry.

System data shows that abuse of the negative balance feature is a real and persistent problem. As of mid-September, data show that 121,247 cards had negative balances AND had not been used in at least 3½ months. The cumulative negative value on these cards is \$272,268. The quantity of cards – 121,247 – represents about 12% of the cards issued. The table below shows data concerning cards with negative balances from two time-points.

Table 1: Cards Inactive for 111 Days

	Sept 13, 2011	Nov 14, 2011
Cards with Negative Balance Inactive for 111 Days	121,247	145,011
Total Value of Cards with Negative Balance Inactive for 111 Days	-\$272,268	-\$326,795

Reinstatement of the card acquisition fee will reduce the frequency of customer abuse of the negative balance feature because there will be, in effect, a penalty for every new card acquired. (MTC and the transit agencies have considered eliminating the negative balance feature altogether, but MTC and the transit agencies believe the feature serves an appropriate customer service function that allows customers who may be rushing to catch a bus, train or ferry to complete their journey without stopping to add value to their cards.)

The following is additional information in response to the PAC member’s questions:

- MTC staff is not recommending reinstatement of the card acquisition fee to penalize customers who have lost their cards;
- Clipper® cards do not use magnetic technology and cannot be demagnetized; and
- The only way Clipper® cards can be damaged is if they are bent, broken, punctured, or heated. Since the implementation of Clipper®, customers have reported and returned about 8,000 defective cards, which is a fraction of the more than 1 million cards distributed. If a card is found to be defective, there is no fee to replace it.

18. MTC should use outreach to get feedback on the general Clipper® program, such as whether people understand how to use Clipper® on multiple agencies – transfers, breaks for using Clipper®, etc.

Response: MTC conducted a Clipper® customer survey in late 2010 and just completed data collection for another survey in the last few weeks. MTC utilizes results from these surveys to understand how customers use Clipper®, what they like and do not like, whether they use certain system features and why, etc. MTC staff plans to conduct similar surveys at regular intervals, budget permitting. In addition, MTC gathers customer feedback through clippercard.com, questions posed at outreach events, emails to the customer service center, calls to the customer service center, comments on the Clipper® Facebook page, and other sources.

19. MTC should use Clipper® data to improve overall transit service.

Response: The Clipper[®] system generates a significant amount of data, including some data not previously available, such as the number of transit riders using multiple systems for a single trip. The data available is specific to use of transit by customers who pay with a Clipper[®] card, which means that it does not capture all transit riders. MTC has begun sharing Clipper[®] data (with personal information regarding cardholders removed) within the agency to assist with the Transit Sustainability Project and ongoing transit ridership forecasts. Participating transit systems also have access to similar, non-personalized data.

20. In VTA's service area, people cannot get Clipper[®] to use all of the various fare rates. The swipe area is not close to where the current farebox is, everyone pays a flat fee, and nobody gets discounts. Vendors are selling Clipper[®] cards, but they are not able to explain how to get a senior card. The system is not fully integrated – I could have two different cards and use one on BART and one on VTA and it wouldn't make a difference. If I had a discount fare, it's not linking.

Response: Clipper[®] card readers on-board VTA buses are located directly to the right of and in very close proximity to the farebox. Clipper[®] card readers are identified by a Clipper[®] logo. VTA light rail vehicles do not have Clipper[®] card readers on-board the vehicles; instead, card readers are located on the platforms at light rail stations and customers must tag their cards to the readers before boarding. MTC and VTA worked collaboratively to make decisions about where to locate the Clipper[®] equipment, with VTA having the final approval. MTC and VTA will work collaboratively to educate VTA's customers about the location of the card readers and how to pay a fare with a Clipper[®] card.

Regarding discounts, the Clipper[®] system does not provide discounts beyond the fares established by VTA, but the Clipper[®] system does reflect all available discounts for VTA riders including passes, interagency transfers (except for operators that do not accept Clipper[®]), age-based discounts, and discounts for persons with disabilities; one exception is that Clipper[®] does not yet offer a VTA day pass, but this functionality will be available in early 2012. Customers who purchase a monthly pass can load an equivalent electronic version of the pass to a Clipper[®] card and receive the same benefit – unlimited travel within a specified period of time. Customers who qualify for discount fares based on age or disability must acquire a senior, youth, or RTC Clipper[®] Card that automates discounts. Customers can visit each transit agency's website or clippercard.com for more information about the transfer agreements that are offered with Clipper[®]. For more information on age-based discounts and discounts for persons with disabilities, customers can visit clippercard.com/discount or call Clipper[®] Customer Service at 877.878.8883.

21. Can a customer be reimbursed for loss due to card damage?

Response: Yes. Customers with adult, youth and senior cards can call the Clipper[®] Customer Service Center toll-free at 877.878.8883 (TTY/TDD 711 or 800.735.2929) to report the problem and get instructions for requesting a replacement card with the balance restored. If a customer suspects a card to be defective, the customer must return the card to the Clipper[®] Customer Service Center by mail or visit an in-person customer service location. If the customer service staff find the card is defective and the customer has had the card for less than one year, Clipper[®] will replace the defective card and restore the card's balance free of

charge. If the card is damaged, a customer may be subject to replacement card and balance restoration fees as outlined in the Clipper[®] Cardholder License Agreement. If a customer prefers a refund instead of a new card with the restored balance, the customer may also choose to have the cash balance of the damaged card refunded after paying a \$5 administrative fee (no refund fee is charged for cards that are defective). The system cannot refund the value associated with any partially used passes or ridebooks.

Attachment B: Clipper® Retail Locations in Contra Costa County and Eastern Alameda County (Tri-Valley Area)

Store	Street Address	City
Adobe Liquors	13800 San Pablo Ave	San Pablo
Bill's Ace Hardware #1	1530 Contra Costa Blvd	Concord
Bill's Ace Hardware #2	3375 Port Chicago Hwy	Concord
Bill's Ace Hardware #3	4451 Clayton Rd	Concord
Bill's Ace Hardware #4	3610 Pacheco Blvd.	Martinez
California Check Cashing Store 601	1521 Monument Blvd.	Concord
California Check Cashing Store 606	1855-B Willow Pass Rd	Concord
California Check Cashing Store 607	172 Atlantic Ave	Pittsburg
California Check Cashing Store 608	586 Center Ave	Martinez
California Check Cashing Store 609	520 Bailey Rd	Pittsburg
California Check Cashing Store 612	2954 Delta Fair Blvd.	Antioch
California Check Cashing Store 613	14375 San Pablo Ave	San Pablo
Freddo's Coffee & Foods	1800 Sutter #1	Concord
Handy Liquors	14301 San Pablo St	San Pablo
My Transit Plus - Walnut Creek Station	200 Ygnacio Valley Road	Walnut Creek
Pinole Vista Liquor	1586 Fitzgerald Dr	Pinole
Raley's #321	3360 San Pablo Dam Rd.	San Pablo
Walgreens #11614	2750 Pinole Valley Rd	Pinole
Walgreens #12767	480 Diablo Rd.	Danville
Walgreens #2112	5437 Clayton Rd	Clayton
Walgreens #2435	13751 San Pablo Ave	San Pablo
Walgreens #2464	2923 Ygnacio Vly Rd	Walnut Creek
Walgreens #2485	21001 San Ramon Vly Blvd	San Ramon
Walgreens #2506	1150 Mc Donald Ave	Richmond
Walgreens #2560	611 San Ramon Valley	Danville
Walgreens #3164	1800 Concord Ave	Concord
Walgreens #3770	11565 San Pablo Ave	El Cerrito
Walgreens #4026	2900 N Main St	Walnut Creek
Walgreens #4049	3630 San Pablo Dam Rd	El Sobrante
Walgreens #4491	15650 San Pablo Ave	San Pablo
Walgreens #4724	3416 Deer Valley Rd	Antioch
Walgreens #5864	721 Gregory Lane	Pleasant Hill
Walgreens #6101	3655 Alhambra Ave	Martinez
Walgreens #6871	4520 Balfour	Brentwood
Walgreens #7376	2901 Railroad Ave	Pittsburg
Walgreens #9102	2271 Balfour Rd	Brentwood
Walgreens #9978	6570 Lone Tree Way	Brentwood
Walgreens #2150	1763 Santa Rita Road	Pleasanton
Walgreens #12767	480 Diablo Rd.	Danville

Store	Street Address	City
Walgreens #2560	611 San Ramon Valley	Danville
Walgreens #2485	21001 San Ramon Valley Blvd	San Ramon
Whole Foods - Lafayette	3502 Mount Diablo Blvd.	Lafayette