ACCOUNT HOLDER’S LIABILITY FOR UNAUTHORIZED PURCHASES
If a CampusAccess account card capable of accessing a stored value account is lost or stolen, the account holder is responsible for no more than $50 in unauthorized card purchases provided the card is reported as lost or stolen to the Campus Card Services office within two business days after learning of the loss or theft. Once the card is reported lost or stolen, the account will be deactivated. If the account holder fails to notify the Campus Card Services office within two business days after learning of the loss or theft of the card, but does notify the Campus Card Services Office within 60 days of a statement transmittal that unauthorized card purchases appear on the statement, the account holder’s liability for the unauthorized purchases shall not exceed $500. If the account holder fails to report an unauthorized card purchase within 60 days of transmittal of a statement, then the account holder’s liability for unauthorized purchases may have no dollar limit. The CampusAccess account holder is responsible for fully cooperating in our efforts to recover from unauthorized card users and to assist in their prosecution.

NOTIFICATION PROCEDURE FOR LOST OR STOLEN CARDS, OR UNAUTHORIZED CARD USE
Notice of lost or stolen cards or of unauthorized card use should be reported immediately to Campus Card Services, 1910 East 10th Street, Bloomington, IN 47405, (812)855-2605. Notice may be given in person or in writing between the hours of 9:00 AM and 4:30 PM Monday thru Friday. Suspend your card online immediately at www.cacard.indiana.edu.

DISCLOSURE OF ACCOUNTING INFORMATION TO THIRD PARTIES
In the normal course of business, we may disclose information to third parties about your account or transfers you make (a) when it is necessary for completing transfers, or (b) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or (c) to comply with government agency or court orders, or (d) with your written permission.

ACCOUNT BALANCE
You may obtain the balance remaining on your card by visiting www.cacard.indiana.edu, at appropriately equipped point-of-sale terminals, or by requesting a written account balance.

DOCUMENTATION OF TRANSFERS
If the point-of-sale terminal is equipped to provide a receipt, you will receive a receipt at the time of your purchase. Receipts are not provided at laundry and copy machine locations. Upon request, you will receive an account statement detailing your account activity during the 60 days preceding your request.

UNIVERSITY’S LIABILITY FOR FAILURE TO MAKE TRANSFERS
If we do not complete a transfer to or from your account within a reasonable period of time, or in the correct amount according to our agreement with you, we will be liable, to the extent permitted by Indiana Law, for your losses or damages. However, there are some exceptions. We will not be liable, for example:

• If, through no fault of ours, you do not have enough money in your account to make the transfer.
• If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

ERROR RESOLUTION PROCEDURES
Telephone us at (812)855-2605 during office hours, or write to us at Campus Card Services, 1910 East 10th Street, Bloomington, IN 47405, as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST statement on which the problem or error appears.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, including the date, and explain as clearly as you can why you believe there is an error, or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing and that it be received by the Campus Card Services office within 10 business days. We will notify you of the results of our investigation within 10 business days after we receive your written complaint or question and will promptly correct any error. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation.
CAMPUSACCESS ACCOUNT
The Cardholder agrees to be bound by all of the following terms upon activation of the CampusAccess Account by the deposit of funds into the account. These terms shall be in effect from the date of the initial deposit.

NATURE OF ACCOUNT
Indiana University agrees to accept and to hold for the benefit of the Cardholder, and exclusively for the purpose described herein, funds prepaid by the Cardholder to an account maintained by Indiana University and referred to herein as the “CampusAccess Account.” Funds prepaid by the Cardholder to the CampusAccess Account shall be applied against amounts debited to the Cardholder’s account for goods and services purchased by the cardholder at points of sale accepting payment through the use of the CampusAccess Account. The Cardholder understands and agrees that the CampusAccess Account is not a credit card account and under no circumstances may debits or charges reduce the account balance below zero. If for any reason the account balance becomes negative, the negative balance may be transferred to the Cardholder’s Bursar account. The CampusAccess Account may not be used to obtain cash or cash advances under any circumstances.

ESTABLISHING THE ACCOUNT
The CampusAccess Account will be activated by Indiana University for the Cardholder within one business day after receipt of the initial deposit. Additional funds may be deposited thereafter during normal business hours at Campus Card Services offices in Eigenmann Hall or the IMU, or anytime in amounts of $5.00 or more at unattended Cash-to-Card machines located on campus. Deposits also can be made at www.cacard.indiana.edu by credit/debit card.

LOCATIONS
The Cardholder may use funds in the CampusAccess Account to purchase goods or services on Indiana University’s Bloomington campus and off campus wherever payment by CampusAccess card is accepted.

NO INTEREST ON FUNDS
The Cardholder understands and agrees that no interest or earnings will be paid to the Cardholder or credited by Indiana University to the Cardholder’s CampusAccess Account.

USE OF THE CAMPUSACCESS ACCOUNT
The Cardholder must present his or her official CampusAccess card at the time of purchase in order to access funds held in the CampusAccess Account. The account is nontransferable and the Cardholder is responsible for purchases made and debited to the Cardholder’s account. To prevent unauthorized use of the Cardholder’s CampusAccess identification card and account, Indiana University may require additional identification from any person attempting to make a purchase and debit to the Cardholder’s account. Daily limits on the amount of purchases that may be made and debited to an account may be enforced.

REFUNDS
In the event that the Cardholder withdraws or is dismissed from the University, the University agrees to refund the unspent balance in the CampusAccess Account, less a $10.00 processing fee. Proof of withdrawal or dismissal is required. Refund requests must be submitted in writing to the Campus Card Services administrative office.

DORMANT ACCOUNTS
Indiana University will assess a monthly account fee of $3.00 on accounts that are inactive for twelve months or more.

ADMINISTRATIVE OFFICE
The CampusAccess Account will be administered by the Campus Card Services office (812-855-2605), Eigenmann Hall, 1910 E. 10th St., Bloomington, IN 47405, email cacard@indiana.edu.

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