



## WILDCAT I.D. CARD AND GUEST CARD TERMS AND CONDITIONS

The Wildcat I.D. Card and Guest Card offer convenient access to a number of campus activities and services, including electronic fund transfer services via declining balance (debit) accounts. The Electronic Fund Transfer Act protects cardholders in their use of electronic fund transfer services. Described below are important notices regarding your rights under this Act. Please retain this disclosure for future reference. By initiating deposits or transactions on your card, you accept all applicable regulations and conditions associated with this card. The CSU, Chico Wildcat I.D. Card and Wildcat Guest Card are the property of California State University, Chico and are not transferable.

**WILDCAT DOLLARS ACCOUNT** – The Wildcat Dollars Account is a general-purpose prepaid (declining balance) purchase plan. All Wildcat Dollars Account financial activities are administered by the Associated Students (AS) Business Office, located in Room 219, Bell Memorial Union. If you have a valid I.D. Card or Guest Card from CSU, Chico, you already have an account. The terms and conditions governing the use of the Wildcat Card as a debit plan will be activated only after a deposit is made into a Wildcat Dollars Account. Upon an initial deposit, the Associated Students will establish an electronic balance in your name. All sale transactions are debited from your Wildcat Dollars Account and you are responsible for observing the debit transaction at the point and time of sale and the current account balance. There are no transaction charges. You do not earn interest and you may not use the card as a credit card. Purchase returns will be credited to your account. Cash refunds or withdrawals are not permitted. Purchases will not be permitted with a malfunctioning card. There are no limitations on the number of times you can use your Wildcat Card as long as you do not exceed the dollar amount available on your account. Tuition and residence hall fees are limited to one \$200.00 per day payment. In addition, there is a \$500.00 per day limit on deposits made in the A.S. Bookstore by check or credit card. Limitations on deposits and payments are subject to change.

**LOST OR STOLEN CARDS** – You are responsible for immediately reporting a lost or stolen card to the Wildcat Card Office (Kendal 115) during business hours (530-898-6119) or University Police after hours (530-898-5555). If reported after hours, you must come to the Wildcat Card Office during business hours for a replacement card. Business hours are Mon.–Fri., 8:00 am–4:55 pm (fall and spring semesters), and during the summer, Mon.–Thurs., 7:00 am–4:15 pm, Fri. 7:00 am–10:55 am. CSU, Chico and/or the Associated Students are not responsible for the use of any lost or stolen cards until reported. Your maximum liability for unauthorized use of your card is \$50.00, provided we are notified within twenty-four (24) hours of its disappearance. If we are notified after twenty-four (24) hours have lapsed, your maximum liability for unauthorized use of your lost or stolen Wildcat Card is \$500.00. In both cases, your maximum liability may be further limited by the amount of unauthorized use that actually occurs.

**DEPOSITS** – Deposits into your Wildcat Dollars Account can be made at campus value transfer terminals (CVTs) located in Meriam Library 116 and Meriam Library Reference Section (2<sup>nd</sup> floor) and at the A.S. Bookstore Customer Service counter. These deposits are available immediately. Deposits may also be made

over the web at [www.asbookstore.com/Wildcatcard](http://www.asbookstore.com/Wildcatcard) (credit card only). These deposits will be activated by noon of the first business day following your deposit. Deposits may be made by cash, money order, ATM card, or major credit card. All deposits are limited to **\$500.00** per day.

**REFUNDS** – Account balances will carry over to subsequent semesters. In accordance with federal banking laws, refunds can be issued upon written request to the A.S. Business Office only upon graduation or withdrawal from the University. There will be a **\$10.00** processing fee for issuing a refund. No refunds will be issued for account balances **\$10.00** or less. Refunds will be paid by check and mailed within two weeks of notification. All refunds will be processed and paid according to state policy.

**DISCLOSURE OF THE UNIVERSITY'S AND/OR ASSOCIATED STUDENTS' LIABILITY FOR FAILURE TO MAKE TRANSFERS** – If we do not properly complete a transfer to or from your account according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for example:

1. If, through no fault of ours, your account does not contain enough money to complete the transfer.
2. If the Wildcat Card reader was not working properly and you knew about the malfunction when you began the transfer.
3. If circumstances beyond our control prevent the transfer. These circumstances may include, but are not limited to, any of the following events: fire, flood, or other catastrophe, legal acts of public authorities, strikes, riots, failure of communications or power supply, or mechanical difficulties with the equipment which could not be reasonably foreseen or provided against.
4. If your account has been blocked to prevent unauthorized usage.
5. There may be other exceptions.

**DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES** – We will disclose information to third parties about your account or the transfer you make (1) where it is necessary to complete the transfer, or (2) to comply with a government subpoena or court order, or (3) if you give us your written permission.

**INACTIVE ACCOUNTS** – If there has been no transaction for one year and a balance greater than \$10.00 or more remains in the account, the A.S. Business Office will issue a check to close the account, less a \$10.00 processing fee. The check will be mailed to the last known address of the account holder. Any unclaimed checks will be subject to the unclaimed property regulations of the State of California.

These terms and conditions are subject to change without notice at any time. As noted above, by initiating deposits or transactions on your card, you accept all applicable regulations and conditions associated with this card.

Questions? Contact the Wildcat Card Office during business hours (**SSC 180**, CSU, Chico, 530-898-6119), or the A.S.