

KU Card ‘Bear Bucks’ Debit Account Terms and Conditions

1. **Eligibility:** any student or employee who is eligible to receive a KU card may open an optional “Bear Bucks” card debit account by submitting a “KU card ‘Bear Bucks’ Debit Account Deposit slip” and making a deposit.
2. **Liability disclosure:** if a KU ID card which includes an active debit account is lost or stolen, the account holder is responsible for unauthorized debit card purchases. It is the account holder’s responsibility to report his/her lost or stolen card immediately. Once the card is reported lost or stolen, the debit account will be deactivated. If your account shows purchases and /or transfers that you did not authorize contact the One Card Office immediately.
3. **Deposits:** an initial deposit of at least \$25 is required to open a KU card “Bear Bucks” debit account. Additional deposits to your KU card “Bear Bucks” debit account must be in increment of \$25. Deposits will be credited to your account the same business day they are received.
4. **Cash withdrawals and cash refunds:** cash withdrawals are not permitted and cash refunds will not be made for returned merchandise.
5. **Statements:** statements will be produced upon written request by the cardholder and issued only to the cardholder.
6. **Accounts:** “Bear Bucks” debit accounts will remain active and account balances will be carried forward on a semester basis as long as the cardholder is enrolled (or employed) by the university.
7. **Account closures:** accounts may be closed in writing due to withdrawal (students) or termination of employment with the university (employees). Student accounts will automatically be closed upon graduation, withdrawal and/or inactivity (over 180 days). Employee accounts will automatically be closed upon termination of employment by the university. Dormant accounts (over 180 days) are subject to a five –dollar (\$5.00) per month maintenance fee. Upon account closure, if a refund of the balance is requested, a \$10.00 processing fee will be charged. Account closure requests will be processed within six weeks. Proceeds from closed accounts will be paid through the One Card Office and will be subject to other debts owed to the university by the cardholder. Refunds will be mailed to the permanent address of the cardholder as shown in the university records. Our debit card accounts do not pay interest on balances. There are no per transfer charges, fixed charges, or average or minimum balance charges. There is no fee to close an account with a zero balance.
8. **Unauthorized purchases and/or transfers:** if you believe that your card has been lost or stolen, or that funds have been transferred from your debit card account without your authorization, contact the One Card Office, 288 Student Union Building, (610) 683-4825 during the University’s normal business hours (M-F, 8:00a.m. to 4:30p.m.). Or, report the lost or stolen KU card through the Online Card Office by visiting www.kutztown.edu/kucard. If you wish to file a theft report please contact Public Safety, Old Main Ground Floor, phone (610) 683-4001.
9. **Limitations purchases and/or transfers:** your KU card “Bear Bucks” debit account can be used for purchases at locations that have agreed to accept the KU card for debit payments. There are no limitations on dollar amounts for purchases and /or transfers.
10. **Account information disclosure:** the One Card Office will not disclose your account information to the third parties.
11. **Receipts:** you may receive a receipt, upon request for each transaction at a point of sale terminal.
12. **Liability for failure to make transfer:** the One Card Office will not be liable for the following:
 - a. If, through no fault of the institution, the cardholder does not have sufficient funds in their KU card “Bear Bucks” debit account to make the transfer.
 - b. If the KU card access system was not working properly, and you knew about this problem when you started the transfer.
 - c. If circumstances beyond the university’s control (e.g. fire, flood) prevent the transfer, despite reasonable precautions that were taken by the institution.There may be other exceptions not stated in our agreement.
13. **Error resolution procedures:** if you believe an error has occurred on a receipt or statement which you receive, or if you need more information about a transfer listed on a receipt or statement, contact the One Card Office immediately (610) 683-4825 or at One Card Office, 288 Student Union Building, Kutztown, PA 19530. The One Card Office must be contacted no later than sixty (60) days after you receive your first statement on which the problem or error appears.
 - a. Provide your name and cardholder social security number.
 - b. Describe in writing the error or the transfer in question, and provide explanations as to why you believe an error has occurred, or what type of information you require.
 - c. Indicate the dollar value of the suspected error.The One Card Office will investigate your complaint and will correct any error promptly. If this process takes more than (10) business days to resolve, your account will be temporarily credited for the amount in question until the investigation is completed
14. **Updated terms and conditions:** future changes in “KU Card Bear Bucks Debit Account Terms and Conditions” regulating use will apply to all accounts and will supersede the previous terms and conditions at the time of activation. The changes and the “KU Card Bear Bucks Terms and Conditions” can be found at <http://www.kutztown.edu/kucard>.