

Terms and Conditions Applicable to All Cardholders

Card Issuance: The Shippensburg University (SU) ID Card will be issued upon enrollment as a student at Shippensburg University or employment. It is your official identification card and is valid as long as you are enrolled student or employed at the university. The SU ID Card is also issued to individuals affiliated with Shippensburg University, at the discretion of the University. **Students** must be currently enrolled at SU to receive a SU ID Card. A photo ID must be shown before a SU ID Card will be issued.

New employees and affiliates must provide a valid photo ID (e.g. license, state ID, passport) before receiving their official SU ID Card.

Each student, employee and affiliate is entitled to carry only one active card. Employees who are taking classes do not receive a student SU ID Card.

Preferred names will be printed on the SU ID card for individuals who have a preferred name in the Shippensburg University database at the time of card printing, otherwise legal name will be printed. See https://www.ship.edu/globalassets/eic/preferred_name_policy.pdf for more information on the University Preferred Name Policy. Names on cards will not carry titles.

Charges: The first SU ID Card will be issued at no charge. Subsequent cards issued to the same cardholder will be considered replacement cards whether they are lost, damaged, or stolen and will incur a \$10 replacement fee. A legal or preferred name change, as recorded in the University database, shall warrant the issuance of a replacement card at a cost of \$10. If it is determined that a name is incorrect due to the University's error, no charge will be assessed to the cardholder for a replacement.

Terms and Conditions Applicable to FLEX Dollars

Flex Dollars: Flex dining funds included with your meal plan and those subsequently added to your SU ID Card account can only be used for food purchases at one of the on-campus university dining contractor locations. Unused Flex purchased in the fall semester will carry over to the spring semester. Unused Flex at the end of the academic year, or upon withdrawal after the refund period, is non-refundable.

Terms and Conditions Applicable to RaiderBucks

RaiderBucks: RaiderBucks accounts are activated upon initial deposit to the account. There are no fees to use or establish the account. No interest shall be paid on any balance in the account.

Deposits may be made online http://www.ship.edu/life/raider_bucks/ with a VISA, Discover or MasterCard.

Damaged or Replaced Cards: Immediate transfer of the remaining value from a damaged card to the new card will be made upon issuance of the replacement SU ID Card. The damaged card must be relinquished to the card office.

Liability disclosure (Lost or Stolen Cards): If a SU ID Card is lost or stolen, the Cardholder is responsible for unauthorized debit card purchases. It is the Cardholder's responsibility to report his/her lost or stolen card immediately to the Department of Public Safety at 717-477-1444. 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 Office of Associate Director of the CUB immediately at by phone 717-477-1560, x3655 or email: raiderbucks@ship.edu.

Cash withdrawals and cash refunds: Cash withdrawals are not permitted and cash refunds will not be made for returned merchandise. Merchandise must be returned to the location where the goods or services were purchased and are subject to the return policy of the merchant. The SU ID Card will be credited for the amount of the return. There will be no account balance refunds on an active RaiderBucks account. All university debts must be satisfied prior to a refund being processed.

Statements and Account Transactions: SU ID Card account balances and receipts are available at attended point-of-sale (POSA) historical record of account activity is available online anytime at: http://www.ship.edu/life/raider_bucks/. The cardholder agrees to verify the history of deposits and transactions on a monthly basis.

Accounts: RaiderBucks 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.

Account closures: Student accounts will have appropriate access privileges terminated upon graduation or withdrawal from Shippensburg University. Cardholders with funds remaining on their account which will not be utilized must submit a written refund request to the Office of Associate Director of the CUB. Account closure requests will be processed within four weeks. 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 transfer charges, fixed charges, or average or minimum balance charges. There is no fee to close an account with a zero balance.

Account information disclosure: Shippensburg University will not disclose your account information to third parties except as required by state or federal laws or regulations.

Insufficient Funds: Your RaiderBucks transactions will be verified prior to the completion of a transaction. In the rare event a transaction cannot be verified due to a systems problem and a purchase occurs with insufficient funds in the RaiderBucks account, the account will reflect a negative balance. The owed funds will automatically be deducted from the next deposit. Should the account be closed with a negative account balance, the balance will be billed directly to the participant.

Errors or Disputes: It is important that the Cardholder review the account history available online at http://www.ship.edu/life/raider_bucks/ on at least a monthly basis. If there is any questionable transaction, refer to steps 1-4 below. Errors on receipts should be addressed with the authorized SU ID Card vendor from whom you made the purchase. If the Cardholder is unable to resolve the dispute with the merchant, refer to steps 1-4 below.

1. Discrepancies must be reported to Office of Associate Director of the CUB no later than sixty (60) days after the discrepancy appears by phone 717-477-1560, x3655 or email: raiderbucks@ship.edu. If a Cardholder makes an oral request, it must be followed by a written notification within ten (10) business days. If the Office of Associate Director of the CUB is not notified within sixty (60) days of the discrepancy, the participant may be liable for any error or erroneous charges.
2. The following items must be provided when discrepancies are reported: (1) Cardholder name and ID number, (2) description of the transaction in question and a clear explanation of the discrepancy, and (3) dollar amount of the transaction. In the event that a merchant places a hold or deducts an amount different from the amount of purchase(s), the Office of Associate Director of the CUB will work with the cardholder and the merchant to address the discrepancy.
3. The Office of Associate Director of the CUB will investigate the discrepancy. The result of the investigation will be ordinarily made available within ten (10) business days of notification; however, if needed the University may take up to forty-five (45) days to conduct the investigation in which event the account will be provisionally credited.
4. The Office of Associate Director of the CUB will correct any error within 24 hours of determination and cardholder will be notified. If no error is found, a written explanation will be provided within three (3) business days after the close of the investigation. In the event there was no error and the account was provisionally credited, the University may charge the cardholder for the amount of any provisional credit previously provided.

E-Disclosure Statement: Your primary source of electronic communications will be available http://www.ship.edu/life/raider_bucks/ and will include a copy of this Agreement and Account Statement. Your official Shippensburg University e-mail address will be used for any e-mail communications. Revisions to the terms and conditions will be placed on the RaiderBucks website. You consent to allow Shippensburg University to provide communications and information to you in electronic rather than in paper form. If you choose not to consent to receive communications and information electronically you cannot obtain RaiderBucks services at this time. You may change your mind about receiving communications and information electronically, and withdraw your consent, at any time by contacting the Office of Associate Director of the CUB by phone 717-477-1560, x3655 or email: raiderbucks@ship.edu. Your obligations under this Agreement will not be affected by withdrawal of your consent. A paper copy of your account transactions can be requested from the Office of Associate Director of the CUB on an exception basis. You will need a computer with a working connection to the internet. You will need a web-browser and email. You are responsible for configuring your system to accommodate these requirements, and you will need a printer if you want to print copies of electronic records.