

SUN DOLLARS

If your Sun Card is lost, stolen or misplaced

Report it immediately by calling

(480) 965-CARD

24 hr's/day, 7 days/week

If asked to leave a message, your call will be time and date stamped. You will not be held responsible for any fraudulent transactions after the time you called.

Unauthorized access of a Sun Dollars account is a criminal offense and will be prosecuted to the full extent of the law.

Unauthorized use at vending machines is a third degree felony, punishable by 2-10 years imprisonment and up to a \$5,000 fine.

SUN DOLLARS - INITIAL ACCOUNT DISCLOSURES

Electronic fund transfer services permit cardholders and others to transfer funds without the use of cash or checks. At Arizona State University, one way which funds can be transferred is the use of Arizona State University's debit account, Sun Dollars. Sun Dollars may be used at a number of locations to make purchases from cardholder accounts. The Electronic Fund Transfer Act of 1978 (the Act) protects cardholders in their use of Electronic Fund Transfer services. Described herein are important notices regarding your rights under the Act. Please retain this disclosure for your future reference.

I. DISCLOSURE OF CONSUMER'S LIABILITY FOR UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your Sun Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two business days, you can lose no more than \$50 if someone used your Sun Card without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Sun Card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after you received a statement, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

II. DISCLOSURE OF TELEPHONE NUMBER AND ADDRESS TO BE NOTIFIED IN EVENT OF UNAUTHORIZED TRANSFER

If you believe your Sun Card has been lost or stolen or that someone has transferred or may transfer money from your account without permission, call:

(480) 965-CARD (24 hr's/day)

or write:

**Arizona State University
The Sun Card Office
Box 874201
Tempe, Arizona 85287-4201.**

If you call after business hours, your call will be answered by an automated system and will be time and date stamped. You will not be held liable for any card activity that occurs after you call.

III. DISCLOSURE OF WHAT CONSTITUTES BUSINESS DAY OF INSTITUTION

Our business days are Monday through Friday 8:00 A.M. to 5:00 P.M. We will stay open until 6pm on Tuesdays & Wednesdays at the beginning of each semester. Please call us for specific days. Holidays are not included.

IV. DISCLOSURE OF TYPES OF AVAILABLE TRANSFERS AND LIMITS ON TRANSFERS

a.) *Account access* - You may use your Sun Card to (1) Make cash contributions to your Sun Dollars account at the Sun Card Office in the Memorial Union. (2) Pay for purchases at Merchants that have agreed to accept Sun Dollars. Some of these

services may not be available at all terminals. b.) *Limitations on frequency of transfers* - For security reasons, there are limits on the number of transfers you make using our terminals and/or point-of-sale transfer services. c.) *Limitations on dollar amounts of transfers* - For security reasons, there may be limits on the dollar amounts of transfers.

V. DISCLOSURE OF CHARGES FOR TRANSFERS OR RIGHT TO MAKE TRANSFERS

There are no charges for using Sun Dollars. Refunds are available by request when your relationship with the University is terminated (either through graduation, withdrawal, or leaving employment) and will be applied as a credit to the students university account (for non-students, refunds will be mailed directly). Sun Dollars accounts which remain inactive for 18 months will be refunded automatically **less a \$15.00 processing fee**. The refund will be mailed to the last known address. The Sun Card Office reserves the right to charge a fee (currently \$15.00) for the replacement of a Sun Card.

VI. DISCLOSURE OF THE UNIVERSITY'S 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 instance:

1. If, through no fault of ours, your account does not contain enough money to complete the transfer.
2. If the Sun Dollars reader was not working properly and you knew about the malfunction when you started 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.

VII. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your account or the transfers you make: (1) Where it is necessary for completing transfers; or (2) In order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant, or (3) In order to comply with government agency or court orders, or (4) If you give us your written permission. If your parent or guardian wishes to have access to your account information you must come to the Sun Card Office and complete an information disclosure form.

VIII. DISCLOSURE OF RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS

(a) *Terminal transfers*. You can get a receipt at the time you make any transfer to or from your account using one of our staffed point-of-sale terminals. You will not get a receipt from a reader attached to a vending machine or copy machine. However, these machines will display the transaction amount and your resulting account balance on the LED read-out attached to the machine. (b) *Pre authorized credits*. There are no pre authorized credits to the Sun Dollars system. (c) *Periodic statements*. At this time, you will not have a monthly account statement mailed to you. However, you may come by our office anytime during our business hours and we will provide you with one account statement per month free of charge.

IX. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS CALL:

(480) 965-CARD

or write:

**Arizona State University
The Sun Card Office
Box 874201
Tempe, Arizona 85287-4201**

immediately if you believe your statement or receipt is wrong or if you need more information about the transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we made available to you the statement on which the transaction first appeared.

1. Tell us your name and ID number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. Tell us your telephone number where we may contact you during normal business hours.

If you tell us orally, we may require that you send us a written description of your problem within ten (10) business days after we hear from you. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to complete our investigation. In this case, we will provisionally re-credit your account on the tenth business day for the amount you believe is in error. You will have the use of the money during the time it takes us to complete our investigation. If we ask you to send us a written description of your problem and we do not receive it within ten (10) business days, we may not provisionally re-credit your account.

If our investigation proves there was no error, we will send you a written explanation within three (3) business days after we complete our investigation and we will debit the amount which we provisionally credited. You may ask for copies of the documents that we used in our investigation.

X. CHANGE IN TERMS: ERROR RESOLUTION NOTICE

The University shall mail or deliver a written notice at least twenty-one (21) days before the effective date of any change in a term or condition if the change would result in increased fees or charges, increased liability for the cardholder, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amounts of transfers. Prior notice need not be given where an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic fund transfer system or account. However, if a change is to be made permanent, The University shall provide written notice of the change to the cardholder on or with the next regularly scheduled periodic statement or within thirty (30) days, unless such disclosure would jeopardize the security of the system or account.

XI. OTHER CARDHOLDER RULES AND RESPONSIBILITIES

Sun Dollars are non-transferable. Only the person pictured on the Sun Card is authorized to spend Sun Dollars from that account. The cardholder may be required to sign a receipt for goods or services received. Cash cannot be withdrawn from Sun Dollars accounts (refer to section V. above for refund policy). Balances left in the account will carry over to the next semester and from year to year. The cardholder is responsible for maintaining a valid Sun Card which is in proper working condition.