



Zip Card Accounts Disclosure Statement

The University of Akron Zip Card is property of The University of Akron and must be shown or surrendered to University officials upon request. It is issued to provide access to those activities that the individual is eligible. Misuse could subject user to penalty or loss of use. This card is not transferable and a charge will be made for replacement of this card.

www.uakron/zipcard

If a University ID card containing declining balance account information is lost or stolen, the Zip Card account holder is responsible for no more than \$50.00 in unauthorized purchases provided the card is reported as lost or stolen to the Zip Card Office within two business days after learning of the loss or theft. Once the card is reported as lost or stolen, the Zip Card account will be inactivated. There is a fee for lost or stolen card replacement.

If the Zip Card account holder fails to notify the Zip Card office within two business days after learning of the loss or theft of the card, but does notify the Zip Card Office within 60 days of a statement transmittal the unauthorized card purchases appear on, the Zip Card account holder's liability for unauthorized purchases shall not exceed \$500.

If the Zip Card 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.

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 The University of Akron Zip Card Office-HC Akron, OH 44325-4607. (330) 972-5637. , or report the card lost on our website www.zipcardonline.net for immediate suspension of activity

Notice may be given by phone, in person, in writing or email zipcard@uakron.edu or contacting the Zip Card Office-Honors Complex during business hours Monday through Friday 8:00am-5:00pm. Summer hours 8:00am-4:30pm.

Refunds and Inactive Accounts

- a) Refund requests must be submitted in writing to The University of Akron Zip Card Office-HC-Akron OH 44325-4607.
- b) Refund requests from all students are accepted at the end of the spring semester or when the cardholder graduates, withdraws or leaves the university. Proof of withdrawal or dismissal is required.
- c) Refund requests from faculty and staff are accepted at any time.
- d) Zip Card accounts with no activity during a twelve-month period are considered inactive. Inactive accounts with balances of less than \$5.00 will be closed and the remaining balance forfeited. Inactive accounts with balances over \$5.00 will be assessed a \$5.00 per month service charge.
- e) Refunds are processed when:
 - a. The account balance is \$5.00 or more AND
 - b. A written refund request is submitted

Error Resolution Procedures

As soon as the account holder believes there is a discrepancy with a transaction on his or her statement or receipt or would like more information about a transaction listed on the statement or receipt, our office should be contacted. We must hear from the account holder no later than sixty (60) days

after we sent the account holder the FIRST statement on which the discrepancy appears. Contact The University of Akron Zip Card Office-HC Akron OH 44325-4607 or telephone (330) 972-5637.

- *Include the account holder name and account number (if any).
- *Describe the transaction in question and explain as clearly as possible the discrepancy.
- *Indicate the dollar amount of the transaction.
- *If an account holder makes an oral request, we may require that the account holder send the question in writing within 10 business days.

We will tell the account holder the results of our investigation within 10 business days after we hear from the account holder and will correct any error promptly. If we need more time, we may take up to 45 days to investigate the discrepancy. If we decide to do this, we will recredit the account holder's account within 10 business days for the amount of the discrepancy; so that the account holder will have use of the money during the time it takes us to complete our investigation. If the account holder is asked to put the discrepancy in writing and we do not receive it within 10 business days, we may not recredit the account.

If we decide that there was no error, we will send the account holder a written explanation within three business days after we finish our investigation. The account holder may ask for copies of the documents used in the investigation.

Charges will be incurred for NSF checks.

Disclosure of Accounting Information to Third Parties

The University will disclose information to third parties about an account holder's account or the transfer made only: (1) in order to comply with court orders or other applicable laws, or (2) if the account holder gives written permission.

Documentation of Transfers

If the point-of-sale terminal is equipped to provide a receipt, the account holder will receive a receipt at the time of the purchase. Account statement activity is available from our web page www.zipcardonline.net

University's Liability for Failure to Make Transfers

If we do not complete the transfer to or from the account holder's 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 Ohio law, for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- *If, through no fault of ours, the account holder does not have enough money in his or her 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.
- *If, through no fault of ours, there is a delay in transferring data from one university computer system to the Zip Card computer system.

Please sign here

Today's Date

Please print name here

Student/Empl Id #