

EmoryCard Disclosure Form

The EmoryCard permits cardholders to utilize the card to make electronic fund transfers as described below. Please retain this form for your reference as it sets forth important rights and responsibilities.

THE CARD

The use of the EmoryCard is subject to all the terms, conditions, rules and regulations contained in the DISCLOSURE FORM, a copy of which you may keep, and if applicable the Emory University Undergraduate Housing Agreement. The cardholder agrees that the EmoryCard shall be the property of the University. The cardholder further agrees to return the EmoryCard to the University upon the University's demand.

Your first EmoryCard is provided at no cost and it remains the property of Emory University. It is not transferable to any person or entity, nor can its privileges or funds be transferred.

In addition to funds associated with the Emory Dining Meal plans, referred to as **Dooley Dollars**, there is one other account on the EmoryCard that can be used to make purchases.

Eagle Dollar funds are just like cash - dollar for dollar. This is money you add to your EmoryCard for additional campus spending. Eagle Dollars can be used by Faculty, Staff and Students. Your Eagle Dollar funds are accepted anywhere on campus that accepts the EmoryCard. A full list is provided under [LOCATIONS](#) within the EmoryCard website. When used at on-campus Emory Dining locations you will receive a 5% discount. Through the [Eagle Merchants](#) program, you can use your Eagle Dollars at participating off-campus merchants. Eagle Dollars **WILL** roll over from semester to semester until you discontinue at Emory University.

You may not transfer deposited funds between the **Eagle Dollar Account** and **Dooley Dollars**. Once funds have been deposited into your account, they may only be withdrawn by way of purchases. You may not withdraw cash prior to your graduation or withdrawal from the University.

Once you discontinue your involvement at Emory University, either through graduation or the termination of your status as a Faculty, Staff or Student, you will be eligible for a refund. For Students, any unused **Eagle Dollar** funds of \$25.00 or more will automatically be credited to your student account. For Faculty and Staff, any unused **Eagle Dollar** funds of \$25.00 or more will automatically be reimbursed by check through the university Accounts Payable department. **Eagle Dollar** funds balance of \$24.99 or less will only be refunded upon written request to the EmoryCard office.

Refund request from graduating seniors must be submitted by May 31st in the year in which they are graduating. Refund request from Faculty, Staff and non graduating students must be submitted within 30 days of leaving the university.

DISCLOSURE OF CARDHOLDER'S LIABILITY FOR UNAUTHORIZED USE

Call AT ONCE at our listed telephone number if you believe that your EmoryCard has been lost or stolen. We can and will block your EmoryCard, preventing unauthorized usage. Your

maximum liability for unauthorized use of your lost or stolen EmoryCard is \$50.00 provided we are notified within (2) business days. If you do NOT tell us within (2) business days after you learn of the loss or theft of your 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 \$500.00. In both cases, your maximum liability may be further limited by the amount of unauthorized transfer(s) that actually occur. If your statement shows transfers you did not make, tell us at once. If you do not tell us within 60 days after the statement was provided to you, you may not get back any money that we could have stopped someone from unauthorized use, if you had told us in time. The time limit for reporting unauthorized electronic funds transfer that appear on periodic statements may be extended in the event of extenuating circumstances such as travel or hospitalization.

TELEPHONE NUMBERS AND ADDRESS TO BE USED IN THE EVENT OF UNAUTHORIZED TRANSFER, LOST OR STOLEN CARD

If you believe that your EmoryCard has been lost or stolen or if you believe that someone has transferred or may transfer money from your account without your permission, **call: 404-727-0224**, or during non-business hours someone may be available at **404-727-2960** or write:

The EmoryCard Office
Dobbs University Center - Drawer DDD
Atlanta, Georgia 30322

Tell us your name, address and account number. Tell us any information you have which may help us in preventing a loss or further losses. Tell us your telephone number where we may contact you during normal business hours.

BUSINESS DAYS

Our business days are Monday through Friday, 9:00 A.M. to 5:00 P.M.

TYPES OF AVAILABLE TRANSFERS

1. The following services are currently available from EmoryCard readers using your EmoryCard; additional services may be added at the discretion of the University.
 - a. Make food purchases from your Dooley Account at any reader operated by Campus Dining Service or from any other readers operated by Campus Dining Service; and at readers operated by certain food vendors contracted by the University.
 - b. Make purchases from your **Eagle Account** at any reader operated by University Bookstores and at the Snack Bar; at readers attached to certain photocopy machines operated by Emory University; and at readers operated by certain vendors contracted by the University at readers attached to selected machines operated by Emory University or vendors contracted by Emory University.
 - c. Other electronic fund transfer services may include: Make purchases from your food Dooley Account, using telephone orders (verified in writing by you upon receipt of goods), from certain vendors contracted by the University who will be authorized to debit your account for the amount of your purchase.

LIMITATIONS ON FREQUENCY OF TRANSFERS

There are no limitations on the number of times you may use your EmoryCard as long as you do not exceed the dollar amount available to your account.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS

There are no limitations on the dollar amount of any transaction as long as you do not exceed the dollar amount available in your account.

CHARGES FOR TRANSFERS OR RIGHT TO MAKE TRANSFERS

The University does not charge for the use of the EmoryCard. The EmoryCard Office reserves the right to charge a fee for the replacement of a lost or stolen card (currently \$25.00 for the replacement of an EmoryCard and \$5.00 for the replacement of a Conference or Camp Card).

RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS

1. Reader transfers:
 - a. You should get, and you may request, a receipt at the time you make a purchase from any reader operated by a cashier.
 - b. You will not get a receipt attached to a vending machine or to a photocopy machine. These transactions will be listed on your statement. If you have questions regarding these transfers, you may call us at 404-727-0224.
2. Other transfers: You will be required to sign a receipt upon delivery of goods for telephone orders you place and you will be given a copy of the receipt showing the amount transferred from your account.
3. Periodic statements: A periodic statement of your account will be mailed to you. If there has been activity in your account, you will receive a monthly statement; otherwise, you will receive a statement quarterly.

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 other exceptions. We will not be liable, for instance:

1. If through no fault of ours, your account does not contain enough money to make the transfer.
2. If the EmoryCard 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 power supply or mechanical difficulties with the equipment which could not be reasonably 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 for completing transfers, or
2. In order to verify the existence and conditions of your account for a third party, or
3. In order to comply with government subpoena or court order, or
4. If you give us your written permission.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS, CALL: 404-727-0224, or WRITE:

The EmoryCard Office
Dobbs University Center - Drawer DDD
Atlanta, Georgia 30322

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 account number.
2. Describe the error or 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 twenty (20) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to ninety (90) calendar days to complete our investigation. In this case, we will provisionally re-credit your account on the 20th 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. You may ask for copies of the documents that we need in our investigation.

CHANGE IN TERMS: ERROR RESOLUTION NOTICE

The University shall mail or email a 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 an email notice of this change to the cardholder within thirty (30) days of such change.