

PLEASE READ AND RETAIN FOR YOUR RECORDS
NORTHERN ILLINOIS UNIVERSITY
DISCLOSURE INFORMATION
NIU OneCard – HUSKIE BUCKS – Prepaid Account

Huskie Bucks Initial Account Disclosures	Electronic fund transfer services permit cardholders to transfer funds without the use of cash or checks. At NIU, one way to transfer funds is by the use of a Huskie Bucks account accessed by the NIU OneCard. Huskie Bucks can be used at a number of locations on and off campus to make purchases of food, copies, laundry services and bowling. The Electronic Funds Transfer Act, 15 U.S.C. 1693, <i>et seq.</i> (the “Act”) protects Huskie Bucks account holders in their use of Electronic Funds Transfer services. Described herein are important notices regarding your rights under the Act. Please retain this disclosure for future reference.
Consumer Liability	Tell us AT ONCE if you believe your OneCard has been lost or stolen, or if you believe that a transaction has been made without your permission. During business hours, call the OneCard ID office at 815-753-9569. After hours, phone the NIU Police at 815-753-1212 or access your account on the web through the Blackboard portal.
More about Huskie Bucks	When adding funds to an active Huskie Bucks account, please do so with cash or check made payable to NIU or on-line with a credit card or electronic check. Deposits made to your Huskie Bucks account are non-transferable. As you make purchases with your NIU OneCard , your Huskie Bucks account balance will be displayed each time you complete a transaction. Balances provided at OneCard readers may not reflect manual adjustment entries. Stop by the OneCard ID Services office with proper identification for account balance inquiries or log on to the Blackboard portal for balances, statements, and current transactions. Unused balances at the end of the semester will automatically carry forward for your use during the next semester. Your Huskie Bucks account has no expiration and can remain open and active throughout your affiliation with NIU.
Closing a Huskie Bucks Account	Refunds on a Huskie Bucks debit account may only be requested upon separation from the University. Students who graduate, withdraw, or are dismissed from the University with value remaining in their Huskie Bucks debit account will automatically have that value removed. Balances greater than five dollars (\$5.00) will be transferred to the student account. The Bursar will issue a refund for any credit balance there by created. Balances of five dollars or less will be forfeited. Faculty/Staff who separate from the University with a value greater than five dollars (\$5.00) may request a refund check by filling out a refund form in the OneCard ID Office in the Holmes Student Center.
Contact in Event of Unauthorized Transfer	If you believe your OneCard has been lost or stolen, or that transactions have occurred on your account without your permission, call OneCard ID Services at 815-753-9569; write: Northern Illinois University, OneCard ID Services, DeKalb, IL 60115; e-mail: OneCard@niu.edu ; or notify the OneCard ID Services office in person. Account statements can be accessed on-line through the Blackboard portal. If your account statement shows transactions that you did not make, tell us at once.
Business Days	For purposes of these disclosures, our business days are Monday through Friday. Summer business days are Monday through Thursday. Holidays are not included.
Transfer types and Limitations	You may use your OneCard to: (i) make deposits to your Huskie Bucks account; (ii) access meal plans and Huskie Bucks to pay for meals and products on-campus in the residence hall dining rooms, Corner Store, and restaurants in the Holmes Student Center; (iii) access Huskie Bucks to pay for food and copies at off-campus businesses that have contracted to accept Huskie Bucks; and (iv) to pay for services and products from vending and similar machines on campus, such as washers and dryers, copiers, and vending machines. Some of these services are not available at all terminals. See our website at: www.niu.edu/onecard for a listing of off-campus merchants currently accepting Huskie Bucks .
Fees	There are no transaction or transfer fees associated with Huskie Bucks. Inactive Account Fee: Huskie Bucks accounts become inactive after 12 months with no activity. An inactivity fee of \$5 per month will be assessed. NSF Check Fee: If a check, paper or electronic, tendered to NIU to open or add funds to your Huskie Bucks account is returned for insufficient funds, the Huskie Bucks account it was deposited in will be debited and a \$25 service fee will be assessed to the student account. OneCard Replacement Fees: \$20 if lost, \$5 if broken and broken card is returned.
Documentation	Terminal Transfers: You will get a receipt at the time you make any purchase of services or products at any business with a Huskie Bucks point-of-sale terminal. You will get a receipt at the time you make any deposit to your account. You will not get a receipt from a OneCard reader attached to a vending machine, a washer, or a copier. Statements: Account statements will be available on-line via the Blackboard Portal for a period of three months.