



OneCard ID Services Disclosure Information

Huskie Bucks – Prepaid Account

Effective 08/13/2025

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 ID. Huskie Bucks can be used at a number of locations on and off campus to make purchases of food on campus and off, copies, transcripts and more. The Electronic Funds Transfer Act, 15 U.S.C. 1693, et seq. (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 ID has been lost or stolen, or if you believe that a transaction has been made without your permission. During business hours, call OneCard ID Services at 815-753-9569. After hours, phone the NIU Police at 815-753-1212, or access your account through the MyOneCard portal or via NIU mobile app.
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 online with most major credit cards. Deposits made to your Huskie Bucks account are non-transferable. As you make purchases with your NIU OneCard ID, 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 OneCard ID Services with proper identification for account balance inquiries or log on to the MyOneCard portal for balances, statements, and current transactions. Unused balances at the end of the semester will automatically be carried forward for your use during the next semester. Your Huskie Bucks account has no expiration and will remain open and active throughout your affiliation with NIU, as long as you use your Huskie Bucks once in a 12-month period.
Online Huskie Bucks Deposits (convenience fee)	A 2.85% fee will be reinstated starting September 2, 2025, to all online credit card deposits to Huskie Bucks.
Closing a Huskie Bucks Account Student	Accounts are only closed, due to graduation, death notice, or 2 full academic semesters (excluding summer) without a financial transaction. Refunds are processed for closed accounts that have balances greater than five dollars (\$5.13) balance minus administration fee will be transferred to the Student Bursar Account. The Bursar will only issue refund to students who have accounts paid in full. If account is not paid in full the Huskie Bucks refund will be applied to students account as a form of payment. Balances of five dollars (\$5.13) or less will be forfeited. If you are missing your refund, go to www.niu.edu/onecard/pdf/Huskie-Bucks-refund-request-form.pdf and email completed form to OneCard@niu.edu
Closing a Huskie Bucks Account Faculty/Staff	Accounts are only closed when separating from the University or 2 full academic semesters (excluding summer) without a financial transaction (inactive). If you have been inactive your refund will be processed automatically. Faculty/Staff who separate from the University with a value greater than \$5.13 may request a refund check by filling out a refund form. A 2.5% administration Fee will be assessed to all refunds over \$5.13. Balances of \$5.13 or less will be forfeited. (www.niu.edu/onecard/pdf/Huskie-Bucks-refund-request-form.pdf) and return it completed to OneCard ID Services)
Contact in Event of Unauthorized Transfer	If you believe your OneCard ID has been lost or stolen, or that transactions have occurred on your account without your permission, call OneCard ID Services at 815-753-9569; e-mail: OneCard@niu.edu ; notify the OneCard ID Services office in person at Founders Library rm 104; or contact the NIU Police in person or by phone (815-753-1212). Account statements can be accessed online through the MyOneCard portal . If your account statement shows transactions that you did not make, tell us a once.
Business Days	For purposes of these disclosures, our business days are Monday through Friday 8 a.m. to 5 p.m. Except Official University Designated Holidays.



Transfer Types and Limitations	<p>You may use your OneCard ID 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 facilities or other NIU operated restaurants and snack shops; (iii) access Huskie Bucks to pay for food 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 copiers, and vending machines. Some of these services are not available at all terminals. See our website at: www.huskiebucks.niu.edu for a listing of off-campus vendors currently accepting Huskie Bucks'</p>
Fees	<p>Starting September 2, 2025, a 2.85% convenience fee will be assessed to all online deposits associated with Huskie Bucks.</p> <p>Inactive Account Fee: Huskie Bucks accounts for NIU Students and Faculty accounts that become inactive after 2 consecutive academic semesters with no activity and has a balance of greater than \$5.13 will receive a 2.5% administration fee. For Balances less than \$5.13 will be forfeited.</p> <p>NSF Check Fee: If a check, paper or electronic, to add funds to your Huskie Bucks account is returned for insufficient funds, the Huskie Bucks account it was deposited with will be debited and a \$25.00 service fee will be assessed to the student account.</p> <p>OneCard Replacement Fees: \$20.00 if lost; \$10.00 if broken and broken card is returned.</p>
Documentation	<p>Documentation Terminal Transfers: You will get a receipt at the time you make a 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 a deposit to your account. You will not get a receipt from a OneCard reader attached to a vending machine, or printer.</p> <p>Statements: Account statements will be available online via the e-Accounts portal.</p>