



OneCard ID Services Huskie Bucks (Prepaid Account) Disclosure Information

<p>Huskie Bucks Initial Account Disclosures</p>	<p>Students, Faculty/Staff, Guests with NIU ID Campus Partner Cards or via Courtesy Card are authorized to open Huskie Bucks Accounts. An account is opened upon depositing funds on your OneCard via cash or check (made payable to NIU) at OneCard ID Services or at the Office of the Bursar. Deposits can also be made electronically through the Transact Portal using credit or debit card (Visa, Discover, American Express, & Master Card); a processing fee is not charged for deposits at this time. When depositing money to the Huskie Bucks account, you are agreeing to the terms and conditions of this Disclosure Agreement. Huskie Bucks can be used at a number of locations on and off campus to make purchases of food. Huskie Bucks are also used for AnywherePrints copies, laundry services, 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.</p>
<p>Consumer Liability</p>	<p>Huskie Bucks accounts are stored on Northern Illinois University (NIU) ID cards or Courtesy Cards. It is important to safeguard the cards assigned to you and not share your card with anyone. If a card is found, please return it to OneCard ID Services immediately. Contact OneCard ID Services if you believe that your NIU ID has been lost, stolen, or compromised in any way or if you believe a transaction has been made without your permission. During business hours, call OneCard ID Services at 815-753-9569. After hours, call the NIU Police at 815-753-1212, or access your account through the Transact Portal or via NIU mobile app.</p>
<p>More about Huskie Bucks</p>	<p>All 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 or offline transactions. Stop by OneCard ID Services with proper identification for account balance inquiries or log on to the Transact 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 date. It will remain open and active throughout your affiliation with NIU, as long as you conduct at least one Huskie Bucks transaction a year.</p>
<p>Closing a Huskie Bucks Account Student</p>	<p>Accounts are closed, due to graduation, death notice, or after 1 year without a financial transaction. Refunds are processed for closed accounts that have balances greater than \$5.00. All refunds will have a 2.5% administration fee assessed. Your Huskie Bucks balance minus the administrative fee will be transferred to your Student Bursar Account. The Bursar Office will only issue a refund check or direct deposit to you if your Student Bursar Account is paid in full. If your account is not paid in full, the Huskie Bucks refund will be applied to your Student Bursar Account as a form of payment on your account. Balances of \$5.00 or less will be forfeited. If you are missing your refund, fill out the Huskie Bucks Refund Request Form and email the completed form to onecard@niu.edu to request refund manually.</p>
<p>Closing a Huskie Bucks Account Faculty/Staff</p>	<p>Accounts are closed when separating from the University or after 1 year without a financial transaction (inactive). All Refunds must have Huskie Bucks balance greater than \$5.00 and a 2.5% administration fee will be assessed and charged. Huskie Bucks accounts that are closed due to inactivity will be refunded automatically. Accounts closed due to separating from University will need to request a refund by filling out the Huskie Bucks Refund Request Form and emailing the completed form to onecard@niu.edu. All refunds will be issued via check from Accounts Payable. Please allow 30 days to process the check. All balances of \$5.00 or less will be forfeited.</p>
<p>Closing a Huskie Bucks Account Others – Courtesy Card & more</p>	<p>Accounts are only closed when balance depletes to zero. If account has been inactive for over 1 year, a monthly \$5.00 inactivity fee will be charged to the card account. This will accrue until the account is no longer inactive or if the balance reaches zero. Inactivity fee will never charge more money than the account balance has left in it.</p>

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, room 104; or contact the NIU Police in person or by phone (815-753-1212). Account statements can be accessed online through the Transact Portal . If your account statement shows transactions that you did not make, tell us at once.
Business Days	For purposes of this disclosure, our business hours are Monday - Friday 8:15 a.m. to 4:00 p.m. We are closed on official university designated holidays.
Uses and Limitations	You may use your OneCard ID to: (1) Make deposits to your Huskie Bucks account; (2) Access meal plans; (3) Access Huskie Bucks to pay for meals at all food locations on campus (including Dining Halls) and to pay for food at specific off-campus businesses that have contracted to accept Huskie Bucks; (5) Access Huskie Bucks to order transcripts; (6) Access Huskie Bucks to use washers, copiers, and vending machines; (6) Access Rec Center, Athletic Games for fee-paying students; (7) Access authorized doors around campus. Some of these services are not available at all terminals. See go.niu.edu/huskiebucks for more information.
Fees	Inactive Account Fee: Huskie Bucks accounts for NIU students and faculty/staff that become inactive after 1 year with no activity and has a balance of greater than \$5.13 will receive a 2.5% administration fee. Balances less than \$5.13 will be forfeited. Guests with NIU ID Campus Partner Cards or via Courtesy Card who have been inactive for 1 year will be assessed an inactivity fee of \$5.00 per month, until account balance is zero, or a transaction is made. 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 to which it was deposited will be debited and a \$25.00 service fee will be assessed to the Student Bursar Account. Card Costs: ONECARD (Students, Faculty/Staff, & Retirees) - Initial: \$0; Replacement/Damaged Card: \$10; Lost ID: \$20 NIU Campus Partner & ELS proxy - Initial: \$10; Replacement/Damaged \$10; Lost ID: \$20 NIU Campus Partner non-proxy - Initial: \$5; Replacement/Damaged: \$10; Lost: \$20 Courtesy - \$1 per card Badges - \$5 per card
Documentation/ Notifications	Terminal Transfers: You will get a receipt when 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, washer, or copier. Statements: Account statements can be accessed online through the Transact Portal .

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