

## Terms and Conditions

**The Card:** The PIONEer Card is intended to be used the entire time you are associated with Carroll University. It is not necessary to obtain a new card each semester. In order to receive a PIONEer Card you must present a valid form of photo identification (driver's license, state ID, passport, etc.) at the time of application. Your card should be carried at all times and must be presented to Carroll University officials upon request. The card is non-transferrable. The PIONEer Card must be presented at the time of purchase and shall be the only means of accessing the cardholder's account.

**Liability for Improper Use of Accounts:** If a PIONEer Card is lost or stolen, the cardholder is responsible for all transactions until the card is reported lost or stolen to the PIONEer Card office during regular business hours or to the PIONEer Card online office at [pioneer.card.carrollu.edu](http://pioneer.card.carrollu.edu) 24 hours a day. Once reported lost or stolen, the card will be deactivated as soon as is practicable. The card will remain deactivated until the rightful owner has the card reactivated. To reactivate a card, the cardholder must request reactivation from the PIONEer Card office in person. Only the PIONEer Card office can reactivate a card once it has been reported lost or stolen. Only one PIONEer Card per cardholder may be valid at any time.

**Privacy/Disclosure of Account/Cardholder Information to Third Parties:** In accordance with the Family Rights and Privacy Act (FERPA), certain cardholder information, including your photograph, is part of your educational record and may be released to Carroll University officials upon request. Carroll University will disclose information to third parties only (1) in order to comply with subpoenas, court orders or other applicable legal requirement, (2) when necessary for the administration of a U.S. Bank linked checking account or (3) if the account holder gives written permission.

**Stored Value Account:** Carroll Ca\$h is a stored value, debit account that is accessible from your PIONEer Card. Carroll Ca\$h is available to all cardholders and can be used for goods and services on campus and at select off-campus merchants. The Carroll Ca\$h account is a non-interest bearing account.

**Documentation of Account Activity:** The cardholder can request a receipt at the time of purchase if the point of sale terminal is equipped to provide a receipt. Some locations, including copiers, laundry and vending readers, are not capable of providing receipts. The remaining balance in the cardholder's Carroll Ca\$h account is displayed at every point of sale terminal each time the account is accessed. The cashier at any location accepting Carroll Ca\$h may be asked to verify an account balance. The cardholder may also request an account balance or statement of account activity in person at PIONEer Card office during regular business hours. Six months of transaction activity is available at the PIONEer Card online office at [pioneer.card.carrollu.edu](http://pioneer.card.carrollu.edu).

**Insufficient Funds/Offline Transactions/Negative Balances:** Under normal conditions the cardholder will not be able to overdraw his/her account. If under certain unusual circumstances an insufficient funds condition occurs, it is the responsibility of the cardholder to provide restitution. If the condition is not remedied the insufficient funds will remain negative and unusable and/or Carroll University may seek recovery from the cardholder.

**Withdrawals/Refunds:** Funds are only redeemable through the purchase of goods or services and may not be withdrawn. Carroll University will refund the remaining balance of the cardholder's Carroll Ca\$h account upon one of the following conditions: (1) graduation or (2) withdrawal from Carroll University. All refunds will be processed and paid according to university policy and are subject to a processing fee.

**Error Resolution Procedures:** If a cardholder believes there is an incorrect charge to an account, the cardholder must attempt to remedy the discrepancy at the original point of sale. If the original point of sale is not able to provide a remedy, the cardholder should report the discrepancy to the PIONEer Card office during regular business hours. The report must include: (1) the cardholder's name and Carroll University identification number, (2) a description of the transaction and discrepancy in question, (3) the date and time of the transaction and (4) the dollar amount of the transaction. The PIONEer Card office will investigate and will inform the cardholder of the results of the investigation within 10 business days after receiving the report. Any errors will be corrected promptly. If more time or information is required, however, the PIONEer Card office may take up to 45 days to review the discrepancy. If the additional 45 days is required, the PIONEer Card office will credit the cardholder's account for the amount of the discrepancy during the review period. The cardholder is responsible for any overdrafts resulting from such credit or its subsequent reversal. If the PIONEer Card office determines there was no error, the cardholder will receive a written explanation within three business days following completion of the review. The cardholder may request copies of documentation used in the review.

**Daily/Transaction Limits:** Carroll University reserves the right to establish daily and per transaction limits on accounts.

**Inactive Accounts:** Carroll University reserves the right to close any account that has been inactive for a period of 12 months. Any funds remaining after this period will be forfeited and will become the property of Carroll University.

**Additional Terms:** Cardholder acknowledges and authorizes the PIONEer Card office to provide Blackboard, Inc., with cardholder information for the purpose of promoting the card program.

**Change of Terms:** Carroll University may change any term or part of these policies by sending a written notice to the cardholder at least 30 days before the change is to become effective. The use of the Carroll Ca\$h account on or after the effective date of the change signifies that the cardholder accepts and agrees to the change. Carroll University may apply any such change to the outstanding balance of the Carroll Ca\$h account on the effective date of the change of terms and to new charges after the date.

**Replacement/Damaged Cards:** Carroll University reserves the right to charge a fee for all replacement cards, including those which are lost or damaged due to neglect, misuse or normal wear and tear.

**Linked Checking Accounts:** Cardholders may choose to link a U.S. Bank checking account to their PIONEer Card. If cardholder has a linked account, Carroll University disclaims any and all liabilities relating to such linked accounts. Furthermore, the cardholder hereby agrees to hold Carroll University harmless from any and all claims, suits, liabilities, costs and expenses, including attorney fees and costs, which arise out of the cardholder's linked account or financial relationship with U.S. Bank.

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