

## UNK ID Card and Loper Dollars Stored Value Account Terms and Conditions

**Cardholder's Consent:** By adding money to your Loper Dollars account, the cardholder agrees to these terms and conditions.

**Eligibility:** A registered UNK student or employee is eligible to receive a UNK ID Card and may open an optional Loper Dollars Stored Value Account ("Loper Dollars Account") by making a deposit at the Finance Office, one of the two Deposit Stations located on campus, or on-line at <http://www.unk.edu/loperdollars>. The UNK Card and its Loper Dollars Account are to be used only by the person to whom the card is issued (hereafter referred to as Cardholder). The UNK Card may be confiscated if: (1) it is presented by someone other than the Cardholder; or (2) the Cardholder fails to comply with these Terms and Conditions.

**Lost or stolen cards:** The Cardholder is responsible for immediately reporting a lost or stolen card. Reports can be made in person at the UNK Card Office or by calling the UNK Card Office 308-865-8154 during regular business hours Monday – Friday, 8:00 AM – 5:00 PM, or by calling UNK Police at 308-865-8911 during non-business hours. The University of Nebraska at Kearney (hereafter referred to as University) is not responsible for any unauthorized purchases made using the Loper Dollars Account, regardless of whether the purchase is made with a lost card, a stolen card, or otherwise. The replacement fee for a lost, stolen or damaged card is \$10.00.

**Building access:** The UNK ID Card may be used for building access by either magnetic stripe swipe or by contactless smart card readers. It is important to care for your card and prevent any punctures, cracks, and/or creases which could render the access control feature of your card useless. Building access is authorized by the building supervisor of each building on campus.

**Deposits:** Deposits to your Loper Dollars Account can be made in a variety of ways:

- **On-line** at <http://www.unk.edu/loperdollars> using check card or credit card (Visa or MasterCard).
- **At the Finance Office** located in Warner Hall during regular business hours, Monday – Friday, 8:00 AM – 5:00 PM. Accepted forms of payment are cash, check, Visa and MasterCard.
- **At the Nebraskan Student Union Card Deposit Station** located next to the Wells Fargo ATM. Accepted form of payment is cash only. Simply insert your card and cash into the machine, choose the Loper Dollars plan and the value will be transferred immediately to your Loper Dollars Account.
- **At the Calvin T. Ryan Library Deposit Station** located in the Internet Cafe. Accepted form of payment is cash only. Simply insert your card and cash into the machine, choose the Loper Dollars plan and the value will be transferred immediately to your Loper Dollars Account.

Deposits can also be made via mail or fax (see *Loper Dollars Deposit Form* which can be found at <http://www.unk.edu/loperdollars>). Do NOT send cash in the mail. Do NOT send credit card information by email. Checks must be made payable to University of Nebraska at Kearney. Cardholder is liable to the University should a check or credit card deposit be returned unpaid. A \$30 returned check fee will be assessed to the Cardholder by the University. In the event the University must retain a collection agency to collect any amounts due from the Cardholder, the Cardholder may be assessed collection fees in addition to the amount due.

**Purchases and/or transfers:** Your Loper Dollars Account may be used for purchases at locations participating in the Loper Dollars program. All participating locations offering merchandise or services have the option of setting minimum or maximum purchase amounts for purchases using Loper Dollars. Loper Dollars are restricted to use on the University of Nebraska at Kearney campus only. Funds deposited in your Loper Dollars Account are non-transferable. If you attempt to use your Loper Dollars when there are insufficient funds available in your account, the transaction will be denied. For a complete list of current merchants and service providers that accept Loper Dollars, see <http://www.unk.edu/loperdollars>.

**Dining Points/Dining Dollars:** Food service account questions and deposits should be addressed to Dining Services located on the second floor of the Nebraskan Student Union near the Commons Food Court. Your Meal

Plan and Dining Points/Dining Dollars debit account is separate from your Loper Dollars Account. Funds may not be transferred between the two accounts.

**Cash withdrawals and cash refunds:** Cash withdrawals are not permitted and cash refunds will not be made for returned merchandise or service credits. The merchant or service provider may allow for a credit back to your Loper Dollars Account. Merchandise must be returned to the location where the goods were purchased and are subject to the return policy of the merchant.

**Error resolution procedures:** Errors regarding deposits or deductions to your Loper Dollars Account should be first addressed with the merchant or service provider. For self-service operations, a sign will be posted near the point of sale device with information regarding who should be contacted in case of equipment malfunction or questions. If Cardholder is unable to resolve error with the merchant or service provider, report the error to the Finance Office within 30 days of the transaction date.

**Statements:** Account history for the last twelve months can be viewed on-line at:  
<http://www.unk.edu/loperdollars>.

**Accounts:** Loper Dollars Accounts will remain active and account balances will carry forward from semester to semester or term to term, as long as the Cardholder is enrolled or employed by the University. No interest is paid on Loper Dollars Account balances.

**Account closures and balance refunds:** Accounts may be closed through written request by the Cardholder (see *Loper Dollars Account Closure/Refund Form* which can be found at <http://www.unk.edu/loperdollars>). Refunds from closed accounts will be paid through the Finance Office and subject to a \$10.00 administrative fee. Debts owed to the University by the Cardholder may also be charged against any balance of the Loper Dollars Account prior to computing any refund. No refund will be issued if the Loper Dollars Account balance is \$10.00 or less. Refunds will be made payable to the Cardholder and available within two weeks of receipt of request. Refunds can be picked up at the Finance Office in person by the Cardholder or mailed at the Cardholder's request. Non-refundable and unclaimed amounts will be forfeited to the University 12 months after you are no longer a student or employee of the University.

**Account information disclosure:** The University will not disclose your account information to third parties, unless: (1) the information is provided in accordance with the law for purposes of collection of amounts due University; (2) disclosure of the information is required by law; or (3) disclosure is given with the written permission of the Cardholder.

**Change to terms and conditions:** The University reserves the right to amend the terms of the UNK ID Card and Loper Dollars Account program by posting or displaying such amendments on the UNK ID Card web site (<http://www.unk.edu/loperdollars>) or by other reasonable means of notice, and Cardholder shall be bound by such amendments from the date they become effective.

**Cessation of the Loper Dollars Account Program:** The University may, for any reason, decide to discontinue the Loper Dollars Account program or transfer its administration to a third party the University deems qualified to manage the program. In such an instance, you will be given a refund of any account balance remaining on the date of discontinuation or be permitted to transfer your balance, if any, to the new administrator. Any funds not claimed or transferred within 12 months of the cessation of the Loper Dollars Account program shall be forfeited to and become the property of the University.

**Governing Law:** These Terms and Conditions are governed in accordance with the laws of the State of Nebraska.