MASTODON ACCOUNT DISCLOSURE STATEMENT

1. **Consumer Liability.** Please notify us AT ONCE if you believe your card has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your card, you can lose no more than $50 if someone used your card without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

2. **Contact in Event of Unauthorized Transfer.** If you believe your card has been lost or stolen call:
   
   Campus Safety Office
   Walb Union Room 127
   2101 East Coliseum Blvd.
   Fort Wayne, IN 46805
   mcs@ipfw.edu or (260) 481-6611

You should also call the number or write to the address listed above if you believe a transfer has been made using your card without your permission.

3. **Business Days.** For purposes of these disclosures, our business days are Monday through Friday. IPFW Holidays are not included. For official IPFW Holidays, visit: http://new.ipfw.edu/offices/hr/payroll/holidays.html.

4. **Transfer Types and Limitations.** You may use your card for purchases at locations that have agreed to accept for payment. Cash deposits to your card may be made at Mastodon Card Stations. Services may be limited at some locations. Certain locations may have a limit on the dollar amounts of individual purchases. There are no limitations on the number of purchases. No transfers can be made from other Indiana University-Purdue University Fort Wayne (“IPFW”) accounts. No cash withdrawals can be made, unless you are closing your account.

5. **Fees.** We reserve the right to deactivate accounts that are dormant for over 365 days and deactivated accounts are subject to a $5.00 per month maintenance fee until the account balance is $0. Proceeds from the closed account will be paid through the Office of the Bursar and will be subject to offsets against other debts you owe to IPFW. The Office of the Bursar will not process a refund of balance for less than $5.00. There is no fee to close an account with a $0 balance. There is a fee of $20.00 to replace lost, stolen or damaged cards. The Mastodon account does not pay interest. Except as stated above, there are no per transfer charges, fixed charges or minimum balance charges.

6. **Confidentiality of Account Information.** We will disclose information to third parties about your account of the transfer you make:

   (i) Where it is necessary for completing transfer, or
   (ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
   (iii) In order to comply with government agency or court orders.

7. **Receipts.** You can get a receipt at the time you make a purchase unless the purchase is at an electronic terminal and is in the amount of $15.00 or less.

8. **Periodic Statements.** You will get a monthly account statement unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

9. **Our Liability for Failure to Make Transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

   A. If, though no fault of ours, you do not have enough money in your account to make the transfer.
B. If the [terminal] [system] was not working properly and you knew about the breakdown when you started the transfer.
C. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
D. There may be other exceptions stated in our agreement with you.

10. Error Resolution. In Case of Errors or Questions About Your Electronic Transfers Telephone us at (260) 481-6611, Write us at Campus Safety Office, Walb Union Room 127, 2101 East Coliseum Blvd., Fort Wayne, IN 46805 or E-mail us at mcs@ipfw.edu, as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

A. Tell us your name and account number (if any).
B. Describe the error or the transfer you are unsure about, and explain as clearly as your can why you believe it is an error or why you need more information.
C. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Mastodon Account Additional Terms. In addition to the terms and conditions contained in the disclosure statement, the following terms and conditions also apply.

1. You may open an account by submitting this application along with a starting balance of $1 or more. Additional deposits of $1 or more may be made at any time. Deposits are credited to your account on the day they are received.

2. Accounts may be closed at the end of the academic year, or when you withdraw from IPFW. Proceeds from the closed accounts will be paid through the Office of the Bursar and will be subject to offset against other debts owed IPFW. The Bursar will not issue checks for balances under $5. Please allow six weeks for processing account closure requests.

3. The Mastodon card is a photo card and is to be used only by the person to whom it is issued. It is not to be loaned to any other person for use and is subject to confiscation if found in the possession of another person.

4. Your Mastodon account balance will be carried forward from semester to semester as long as you are enrolled in, or employed by, IPFW.

5. Cash refunds are not made for returned merchandise. Cash withdrawals are not permitted.

6. There is a replacement charge for lost, stolen or damaged Mastodon cards of $20.00.

7. Future changes in terms and conditions regulating use of Mastodon accounts and cards will apply to all cards in circulation and use at the future date and will supersede the terms and conditions in effect at the time the card was acquired.

8. Your Mastodon account will only be established if you accept the terms and conditions by clicking “I accept” below or you sign, date and deliver a paper application, accepting the terms and conditions, to Campus Safety Office, Walb Union Room 127, 2101 East Coliseum Blvd., Fort Wayne, IN 46805.