Cardholder Liability for Unauthorized Transfers

DISCLOSURE FOR ELECTRONIC FUND TRANSFERS

- 1. The use of the ID Card is subject to all the terms and conditions and rules and regulations contained in the various University of Rochester Residential Life and Dining Plan agreements. Cash withdrawals or cash transfers to another account are not permitted.
- 2. The cardholder agrees that the ID Card shall be the property of the University. The cardholder further agrees to return the ID Card to the University upon the University's demand.
- 3. Balances given by University of Rochester (Dining Services) readers may not reflect outstanding manual account activity.

CARDHOLDER'S LIABILITY FOR UNAUTHORIZED TRANFERS AND DISCLOSURE OF THE ADVISABILITY OF PROMPT REPORTING

Deactivate your account online on your **My Accounts** page IMMEDIATELY by logging on to My.Rochester.edu or call us **IMMEDIATELY** at 585-275-3975 if you believe your ID Card has been lost or stolen. We can and will block your account, preventing unauthorized usage. You can also reach the ID Card/Customer Service Office at onecard@services.rochester.edu.

The cardholder is liable for up to \$50.00 for unauthorized use of their lost or stolen ID Card at unattended readers such as vending, copying, printing or laundry provided we are notified within two (2) business days. The cardholder is liable for up to \$500.00 for unauthorized use of their lost or stolen ID Card provided we are notified after two (2) business days has expired. In both cases, your maximum liability may be further limited by the amount of unauthorized tranfer(s) that actually occur.

If your statement shows transfers you did not make, tell us at once. If you do not tell us within 60 days after the statement was provided to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time. The time limit for reporting unauthorized electronic fund transfers may be extended in the event of extenuating circumstances such as travel or hospitalization.