

Terms & Condition

Bear Card Disclosure

Mercer University offers, as a service to students, faculty and Staff, a debit card system -Bear Card -on the campus of Mercer University. The purpose of this system is to provide safety and security to cardholders by eliminating the necessity to carry cash for services available on campus.

Bear Card -Account Holder s Liability for Unauthorized Purchases

If a University identification card containing the Bear Card account is lost or stolen, the Bear Card account holder is responsible for no more than \$50 in unauthorized card purchases provided the card is reported as lost or stolen, within two days after learning of the loss or theft, to one of the following offices: The Office of Auxiliary Services, The Bursar's Office, The Mercer University Police Department or Mercer Food Services. Once the card is reported as lost or stolen, the Bear Card account will be deactivated.

If the Bear Card account holder fails to report an unauthorized card purchase within 60 days of transmittal of a statement, the account holder's liability for unauthorized purchases may live no dollar limit.

Notification Procedure for Lost or Stolen Cards or Unauthorized Use

Notification of lost or stolen cards or unauthorized card use should be reported immediately to and of the following offices: The Office of Auxiliary Services or The Mercer University Police Department. The Mercer University Police Department is open 24 hours a day end may be reached by calling (478) 301-2970.

Notice may be given at one of the above offices in person, by phone or in writing.

Disclosure of Accounting Information to Third Parties

The University will disclose information to third parties about the account holder's account or transfers made only:

(1) in order comply with court orders or other applicable laws, or (2) if the account holder gives written permission.

Documentation of Account Activity

If the point of sale terminal is equipped to provide a receipt, the account holder will receive a receipt as a matter of course or upon request. It is the cardholders responsibility to ensure the receipt is correct.

University's liability for Failure to Credit Deposits.

If we do not complete a deposit credit to the account holder's account within a reasonable period of time, or in the correct amount

according to our agreement with you, we will be liable, to the extent permitted by Georgia state law, for your losses or damages.

However, there are some exceptions. We will not be liable, for instance:

- If circumstances beyond our control - such as fire or flood - prevent the crediting of the cardholder's account, despite reasonable precautions that we have taken.
- If, through no fault of ours, there is a delay in the transferring data from one University computer system to the Bear Card computer system.

Deposits received in the Bursar's Office prior to 3 p.m. will be credited the same day: deposits made after 3 p.m. will be credited the next business day. A \$25 charge will be assessed and the Bear Card account deactivated upon receipt of a returned check.

Insufficient Funds

Under normal conditions, you will not be able to overdraw your Bear Card account. If, under certain unusual circumstances, an insufficient funds condition might occur; this insufficient condition must be cleared within three working days and is subject to charge of \$5. If the condition is not cleared, the insufficient funds amount, including any penalty charges, will be billed to the cardholder's student account and must be cleared prior to registration for the next school term or receipt of grades.

Refunds Withdrawals

Withdrawals of cash will not be allowed except at graduation or official withdrawal from Mercer University. Refund requests must be submitted in writing to the Office of Auxiliary Services. Refunds are processed when the account balance is \$25 or more. Refunds will be mailed to the last known address of the cardholder within 30 days.

Error Resolution Procedures

If there is an error on a receipt or activity statement, or if the cardholder would like more information about a specific transaction, The Bear Card Office should be contacted immediately. The account holder is responsible for notifying The Bear Card Office no later than 60 days from the date of the disputed transaction. Contact The Bear Card Office by calling 478-301-2929 or in writing at 1400 Coleman Avenue, Macon, Georgia, 31207-0001. Please provide the following Information:

1. Account holder's name and ID number
2. A description of the disputed transaction and an explanation of the discrepancy.
3. The amount of the transaction.

An account holder verbally disputing or requesting information may be required to submit additional information in writing within 10 days.

The account holder will be provided results of the discrepancy investigation within 10 business days of notifying the Office of Auxiliary Services. Any erroneous charge will be credited promptly to the account holders Bear Card Account. If more time is needed to complete the investigation, we may take up to 45 days. If 45 days are needed to complete the investigation, the disputed transaction will be credited to the Bear Card account within 10 business days. The account holder will have use of the money until the investigation is complete. If the account holder is asked to dispute the transaction in writing and written notification is not received by the Office of Auxiliary Services within 10 business days, the account may not be credited for the disputed amount. The Office of Auxiliary Services will provide a written explanation if the investigation proves the transaction to be accurately charged. The accountholder may request copies of documents used to determine the investigation results.

Banking

a. In order to use your Bear Card for banking you must have a checking account with Wachovia Bank, NA You must contact Wachovia to link banking services to your Bear Card.

b. To link banking services to your Bear Card, go to Wachovia.com/campuscard, call 1-800-WACHOV\A, or visit any Wachovia Financial Center.

c. By linking Wachovia banking services to your Bear Card you agree to the terms of the Wachovia Banking Card Agreement. You promise to review this Agreement (available online at wachovia.com/campuscard, or at any Wachovia Financial Center) prior to using your Bear Card for banking. Future changes to the Agreement will apply to all cards in circulation and in use at the time you acquired and linked banking services to your Bear Card.

d. If your linked card is lost or stolen, you must contact Wachovia immediately by calling 1-800-275-3862.

e. There will be no reversals of PIN-based Wachovia Campus Card transactions authorized by the Cardholder. These transactions will be considered final once they are initiated.

Lost Card

Notice of lost or stolen cards or unauthorized card use should be reported immediately to one of the following offices: The Office of Auxiliary Services, Mercer One Office, The Mercer University Police Department or Mercer Food Services. The Mercer University Police Department is open 24 hours a day and may be Reached by calling (478) 301-2970.

Notice may be given at one of the above offices in person, by phone or in writing.

If your linked card is lost or stolen, you must contact Wachovia immediately by calling 1-800-275-3862.

BbOne[™]

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