

The ARTICard, ARTIPrint Debit Account, ARTICash Debit Account, and Meal Plan—Terms and Conditions

Classification at the Art Institute of Chicago

School Staff Faculty Museum Staff Contractor Guest

Name _____ AIC ID Number _____
Last First MI

Telephone _____ Email Address _____

This contract is executed between the cardholder named on the top of this page (“participant”) and the Art Institute of Chicago (“AIC”) and pertains to the issuance of an ARTICard and the creation and usage of a Debit Account. Deposits to the ARTICash Debit Account are voluntary. The purpose of the debit account system is to provide additional safety and security to participants by reducing the need to carry cash for payment of goods and services on or near campus, to reduce the necessity for AIC personnel to handle cash in receipt of payment for goods and services, and to provide faculty and staff with the convenience and flexibility of using a debit card on or near campus. An ARTICard with funds available on an ARTICash Debit Account may be used at any location on or near campus that accepts the ARTICard for payment of goods or services. AIC does not charge the participant for purchases made using the ARTICash Debit Account. Charges related to the ARTICash Debit Account are set forth below. The ARTICard is not an ATM Card, and a participant’s ARTICard may not be used under any circumstances to obtain cash or cash advances from an ARTIPrint Account or ARTICash Debit Account.

1) **Using the ARTICard.** The ARTICard is an employee’s Art Institute of Chicago (AIC) multi-purpose ID card. An employee’s ARTICard may be required to enter campus facilities, to obtain services, or to charge a participant’s ARTIPrint or ARTICash Debit Account. A participant’s ARTICard must be presented at the time of an ARTIPrint or ARTICash Debit Account purchase and shall be the only means of accessing the participant’s accounts. Only one ARTICard per participant will be valid at any time. The ARTICard at all times remains the property of AIC, and the participant agrees to return the ARTICard to AIC upon demand by an official of AIC.

The ARTICard and related ARTIPrint and ARTICash Debit Account funds are non-transferable. Except as provided below, each participant is responsible for any usage of his or her card. A participant’s card may be confiscated if presented by someone else for any use. Additional ID may be required to ensure that only the participant uses the account. The participant may be required to sign a receipt for goods or services.

2) **Using an ARTIPrint Account.** At the beginning of a semester, AIC, at its discretion, may provide a participant with an ARTIPrint Account which can only be used for printing at on-campus computer labs. This ARTIPrint Account belongs to AIC, is made available to the participant for use during a semester, and expires at the end of a semester. A participant may not transfer his or her ARTIPrint Account.

3) **Activating an ARTICash Debit Account.** An ARTICash Debit Account will not be activated until an authorized campus office receives a deposit for the participant or a deposit to a participant’s ARTICard is made using one of the Value Transfer Stations (VTS) on campus. A participant’s ARTICash Debit Account and his or her Tuition and Fee Account are separate. Money put into an ARTICash Debit Account is not reflected on a participant’s Tuition and Fee account.

4) **SAIC Meal Plan and Dining Dollars.** If you have Dining Dollars, they will be tracked and managed by the ARTICard office and may be used only for items available for purchase in specific dining facilities on campus at SAIC. The participant must present his or her ARTICard to use the Dining Dollars at SAIC dining facilities. The participant understands that the Dining Dollars cannot be used by anyone else for dining service. Misuse of Dining Dollars may result in additional charges, disciplinary action, and/or confiscation of Dining Dollars.

5) **Using an ARTICash Debit Account.** Upon opening an ARTICash Debit Account, a participant agrees to be legally bound by all terms and conditions set forth in these Terms and Conditions. AIC agrees to accept and to maintain for a participant’s benefit, and exclusively for the purpose described herein, funds prepaid by the participant. These funds shall be applied against amounts debited to a participant’s ARTICash Debit Account for goods and services purchased by the participant at points of sale accepting payment through use of the ARTICard. AIC reserves the right to establish daily limits on privileges to minimize misuse of funds on a lost or stolen card.

No interest will be paid to participant by AIC for funds deposited in an ARTICash Debit Account. For any check returned for insufficient funds, AIC will charge the participant a fee of \$25. This fee will be deducted from the participant’s ARTICard Debit Account or, if that account has an insufficient balance, the remainder will be charged to the participant’s Tuition and Fee Account or billed directly to the participant. A participant’s ARTICash Debit Account is not a credit card account.

6) **Lost, Stolen, and Replacement Cards.** Each participant is responsible for the care and safekeeping of his or her ARTICard. Treat it like cash. A participant shall immediately report any lost or stolen ARTICard. During ARTICard Campus Card Office hours, a participant should report a lost or stolen ARTICard to the ARTICard Campus Card Office in person or by telephone at (312) 629-9362. After ARTICard Campus Card Office hours, the participant should report a lost or stolen ARTICard by calling the ARTICard Campus Card Office at (312) 629-9362 and leaving a message. Replacement cards are only available during ARTICard Campus Card Office hours.

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I have read, understand, and accept the terms and conditions stated on BOTH sides of this contract.

Signature _____

Date _____

In the event of a lost or stolen card, a participant is responsible for all use of his or her card prior to proper notification to the ARTICard Campus Card Office or Campus Security Desk. If a lost or stolen card is reported within two (2) business days, a participant's liability will not exceed \$50 in unauthorized charges; if notification of a lost or stolen card is made after two (2) business days but within sixty (60) days, a participant's liability will not exceed \$500 in unauthorized charges;

if notification of a lost or stolen card exceeds sixty (60) calendar days, a participant's liability for unauthorized charges will be the total amount of the unauthorized charges. For the purposes of these disclosures, AIC's business days are any day, including Saturdays, Sundays, and holidays.

- 7) Paying Card Fees.** The initial ARTICard is issued for free. A fee of \$15 is charged to replace a lost/stolen card. Once a replacement card is issued, no refund will be made, even if the missing card is found. Damaged or defaced ARTICards are no longer valid and must be replaced. A fee of \$5 is charged to replace damaged or defaced cards. These fees may be deducted from your ARTICash Debit Account. As described below in paragraph 9, a fee of \$10 is charged to close an ARTICash Debit Account.
- 8) Receiving Documentation of Account Activity.** The participant can request a receipt at the time of purchase at a location operated by a cashier and equipped to provide a receipt. Some locations, including copiers, laundry readers, printing stations, and vending machine readers, are not capable of providing receipts. The remaining balance in the participant's Debit Account is displayed at every point of sale terminal and cash-to-card machine each time an account is accessed. The participant can request a statement detailing activity for a Debit Account. Requests for statements can be made in person during regular business hours at the ARTICard Campus Card Office. For all active accounts, a transaction history of a participant's account will be made available to the participant via a secured website.
- 9) Closing an ARTICash Debit Account.** An account closing will be processed according to AIC policy and is subject to a \$10 processing fee. The participant may request that his or her account be closed at any time; this request must be made in writing to the ARTICard Campus Card Office. In addition, if there has been no activity on an account for 9 months or more, AIC may close the account. If an account is closed, based on the participant's request or because of inactivity, AIC will send the balance on deposit, less applicable fees, charges, and any amounts that the participant owes AIC to the participant's most recent address shown on AIC's records or escheated as provided by the Laws of the State of Illinois if it cannot be returned to the participant. Any negative ARTICash Debit Account balances, not including any negative balance caused entirely by the \$10 processing fee to close an account, will be charged to the participant's Tuition and Fee Account or billed directly to the participant.
- 10) Resolving Discrepancies.** If a participant notices a discrepancy on a receipt or statement, the participant should contact the ARTICard Campus Card Office as soon as possible, but no later than 60 days after the transaction in question appears. The participant must report the participant's name and AIC ID Number, describe the transaction in question and explain as clearly as possible the discrepancy, and indicate the dollar amount of the transaction. If the participant reports the discrepancy orally, a written confirmation may be required within 10 business days.

AIC will determine whether an error occurred within 10 business days after receiving the complaint. If an error is found, AIC will correct the error immediately. If AIC needs more time, AIC may take up to 45 business days to investigate the complaint or question. If AIC does this, within 10 business days, AIC will provisionally credit the participant's account for the amount the participant thinks is in error so that the participant will have use of the funds in question during the time required for the investigation. If AIC asks the participant to put the complaint or question in writing and AIC does not receive the written complaint within 10 business days, AIC may not credit the participant's account. AIC will tell the participant the results within three business days of completing the investigation. If AIC decides that there was no error, AIC will send a written explanation to the participant and the provisional credit will be reversed. The participant may request copies of the documents used during the investigation.
- 11) AIC's Liability for Failed Transactions.** If AIC does not complete a transaction to or from the participant's debit account on time or for the correct amount, according to this Agreement, AIC will be liable for the participant's actual losses or damages but not for any consequential or incidental damages. However, there are some exceptions. AIC will not be liable if, through no fault of AIC, the participant does not have enough money in his/her account for the transaction; if circumstances beyond AIC's control (such as fire or flood) prevent completion of the transaction, despite the reasonable precautions that AIC has taken; or if, through no fault of AIC, there is a delay in transferring data to the ARTICard system. In addition, AIC reserves the right to temporarily suspend services under the ARTICard system for any reason, including to perform maintenance on, or upgrade, the system, and AIC will not be liable for any claim arising out of a temporary suspension of services under the ARTICard System.
- 12) Privacy/Disclosure of Account Informed to Third Parties.** AIC will disclose information to third parties about the participant's card use or account activity ONLY (1) where it is necessary for completing transactions; (2) in order to comply with subpoenas, court orders, or other applicable legal requirements; (3) to enforce AIC's rights; or (4) if the participant provides written permission to do so.
- 13) Changes of Terms and Conditions.** AIC may change any term or condition of this agreement by sending a written notice to the participant at least 30 days before a change is or changes are to become effective. The use of the ARTIPrint Account or ARTICash Debit Account on or after the effective date of the change(s) indicates that the participant accepts and agrees to the change(s). AIC may then apply such change(s) to the outstanding balance of the participant's Debit Account(s) on the effective date of the change(s) of terms as well as to new charges made after the effective date of the change(s). AIC reserves the right to waive the enforcement of any of the terms of this Agreement with respect to any transaction or series of transactions. Any such waiver will not affect AIC's right to enforce any of the terms with respect to other cardholders or to enforce any terms with respect to later transactions involving the same cardholder.