

- 6) **Lost, Stolen, and Replacement Cards.** Each participant is responsible for the care and safekeeping of his or her ARTICard. 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.

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 48 hours, a participant's liability will not exceed \$50 in unauthorized charges; if notification of a lost or stolen card is made after 48 hours but within 60 days, a participant's liability will not exceed \$500 in unauthorized charges; if notification of a lost or stolen card exceeds 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, SAIC's business day 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 Damaged or defaced ARTICards are no longer valid and must be replaced.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 ARTICard 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 periodic statement of a participant's account will be made available to the participant.
- 9) **Closing an ARTICash Debit Account.** 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. All refunds will be processed according to SAIC policy and are subject to a \$10 processing fee. In addition, if there has been no activity on an account for nine months or more, SAIC may close the account. If an account is closed, based on the participant's request or because of inactivity, SAIC will send the balance on deposit, less applicable fees, charges, and any amounts that the participant owes SAIC to the participant's most recent address shown on SAIC'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 no later than 60 days after the transaction in question appears. If the participant reports the discrepancy orally, a written confirmation may be required within five business days. Include the participant's name and SAIC ID Number, describe the transaction in question and explain as clearly as possible the discrepancy, and indicate the dollar amount of the transaction. The results of the investigation should be available within 10 business days of notification, and, if an error is found, SAIC will correct the error immediately. However, if more time is needed, the investigation may take up to 45 business days. If more than 10 business days are required for the investigation, SAIC will provisionally credit the participant's account so that the participant will have use of the funds in question during the time required for the investigation. If an error is found, the provisionally credited funds will remain in the participant's account. If no error is found, a written explanation will be provided within three business day after the close of the investigation, and the provisional credit will be reversed. The participant may request copies of the documents used during the investigation.
- 11) **SAIC's Liability for Failed Transactions.** If SAIC does not complete a transaction to or from the participant's debit account on time or for the correct amount, according to this Agreement, SAIC will be liable for the participant's actual losses or damages but not for any consequential or incidental damages. However, there are some exceptions. SAIC will not be liable if, through no fault of SAIC, the participant does not have enough money in his or her account for the transaction; if circumstances beyond SAIC's control (such as fire or flood) prevent completion of the transaction, despite the reasonable precautions that SAIC has taken; or if, through no fault of SAIC, there is a delay in transferring data to the ARTICard system. In addition, SAIC reserves the right to temporarily suspend services under the ARTICard system for any reason, including to perform maintenance on, or upgrade, the system, and SAIC 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.** SAIC 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 SAIC's rights; or (4) if the participant provides written permission to do so.
- 13) **Changes of Terms and Conditions.** SAIC 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 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). SAIC may then apply such change(s) to the outstanding balance of the participant's ARTICash 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). SAIC 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 SAIC'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.