

TigerCASH Account Agreement

Affiliates of LSU are invited to open a TigerCASH account with the LSU Tiger Card Office. All TigerCASH account holders must agree to the terms and conditions as stated below.

Unauthorized access of a TigerCASH account is a criminal offense and will be prosecuted to the full extent of the law.

TigerCASH - INITIAL ACCOUNT DISCLOSURES

Electronic fund transfer services permit cardholders and others to transfer funds without the use of cash or checks. TigerCASH is a debit card service using your Tiger Card (LSU ID) to provide a fast, safe and convenient way to make purchases (via electronic funds transfers) from cardholder accounts at many locations throughout the Louisiana State University ("University") campus and at some off-campus locations. Cash cannot be withdrawn from TigerCASH accounts. The Electronic Fund Transfer Act of 1978 (the Act) protects cardholders in their use of Electronic Fund Transfer services. Described herein are important notices regarding cardholder rights under the Act and your agreement with the University. Please retain this disclosure for future reference.

I. DISCLOSURE OF CONSUMER'S LIABILITY FOR UNAUTHORIZED TRANSFERS

Notify the Tiger Card Office ("TCO") at once if a Tiger Card has been lost or stolen. Telephone (225) 578-4300, web-site (www.tigercard.lsu.edu) and email (tigercard@lsu.edu) are the best ways to report and keep possible losses down. Cardholder may lose up to five hundred dollars (\$500) in the account if a lost or stolen card is not reported in a timely manner. If cardholder notifies TCO of lost/stolen card within 2 business days, the cardholder will be responsible for no more than fifty dollars (\$50) of unauthorized/fraudulent charges that occur before notice to the University. If cardholder does not notify TCO within 2 business days of learning of lost/stolen card and TCO can prove notification would have stopped misuse of card, cardholder may lose as much as \$500 from the account for unauthorized/fraudulent charges. If cardholder statement indicates transfers the cardholder did not make, notify TCO at once. See IX. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

II. DISCLOSURE OF TELEPHONE NUMBER AND ADDRESS TO BE NOTIFIED IN EVENT OF UNAUTHORIZED TRANSFER

If cardholder believes Tiger Card has been lost or stolen or that someone has transferred or may transfer money from the account without permission, immediately call:

(225) 578-4300 (24 hrs/day)

or write: Tiger Card Office, Louisiana State University, 109 LSU Union
Baton Rouge, Louisiana 70803

or visit: www.tigercard.lsu.edu and follow directions for suspending your card or email: tigercard@lsu.edu

If cardholder calls TCO (225) 578-4300 after business hours, the call will be answered by an automated system and will be time and date stamped. If proper notification of lost or stolen card is sent via email, the message will be considered received according to the sent time on the email. Whether by phone, mail or email, cardholder must provide (i) full name, (ii) university ID number and (iii) details of loss/theft and/or of any unauthorized use. If all information is properly provided, cardholder will not be held liable for any unauthorized/fraudulent card activity that occurs after the card is properly reported lost or stolen.

III. DISCLOSURE OF WHAT CONSTITUTES BUSINESS DAY OF INSTITUTION

TCO business days are Monday through Friday 8:00 A.M. to 4:30 P.M. and may be open on weekends at the beginning of each semester. Please check website (www.tigercard.lsu.edu) for specific days. Holidays are not included.

IV. DISCLOSURE OF TYPES OF AVAILABLE TRANSFERS AND LIMITS ON TRANSFERS

a.) Account access - Cardholder may use the Tiger Card to (1) Make cash contributions to personal TigerCASH account at the Tiger Card Office in the LSU Union, via the TCO web-site at www.tigercard.lsu.edu, and at various self-service locations throughout campus. (2) Pay for purchases at Merchants that have agreed to accept TigerCASH. Some of these services may not be available at all terminals. b.) Limitations on frequency of transfers - For security reasons, there are limits on the number of transfers cardholder can make using TCO terminals and/or point-of-sale transfer services. c.) Limitations on dollar amounts of transfers - For security reasons, there may be limits on the dollar amounts of transfers.

V. DISCLOSURE OF CHARGES FOR TRANSFERS OR RIGHT TO MAKE TRANSFERS

There are no charges for using TigerCASH. Balances left in the account will carry over to the next semester and from year to year as long as cardholder maintains a student, employee, or affiliate relationship with the University. Refunds are available by written request when cardholder's relationship with the University is terminated (either through graduation, withdrawal, or leaving employment). A one year grace period is allowed once your relationship with the University has been terminated to request a refund. Failure to request a refund will result in account closure and an \$8.33 per month service charge for the grace period. Any remaining balance after the service fees are applied will be submitted as a credit to the students university account (for non-students, refunds will be mailed to the last known address).

VI. DISCLOSURE OF THE UNIVERSITY'S LIABILITY FOR FAILURE TO MAKE TRANSFERS

If TCO does not properly complete a transfer to or from the account according to the agreement with cardholder, TCO may be liable for direct, pecuniary losses or damages caused by the negligence or fault of TCO. However, there are some exceptions. TCO will not be liable, for instance:

1. If, through no fault of TCO, cardholder's account does not contain enough money to complete the transfer.
2. If the TigerCASH reader was not working properly and cardholder knew about the malfunction before starting the transfer.
3. If circumstances beyond TCO's control prevent the transfer. These circumstances may include, but are not limited to, any of the following events: fire, flood, or other catastrophe, legal acts of public authorities, strikes, riots, demonstrations, failure of communications or power supply or mechanical difficulties with the equipment which could not be reasonably foreseen or provided against.
4. If your account has been blocked to prevent unauthorized usage.
5. There may be other exceptions.

In no case will TCO be liable for any indirect or consequential damages.

VII. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

TCO will disclose information to third parties about cardholder's account or the transfers made: (1) Where it is necessary for completing transfers; or (2) In order to verify the existence and condition of cardholder's account to a third party, such as a credit bureau or merchant, or (3) In order to comply with government agency or court orders, or (4) If cardholder gives TCO written permission. If cardholder's parent or guardian wishes to have access to the account information, cardholder must come to the Tiger Card Office and complete an information disclosure form.

VIII. DISCLOSURE OF RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS

(a) Terminal transfers. Cardholder may obtain a receipt at the time of transfer to or from the account using one of TCO's staffed point-of-sale terminals. Cardholder will not receive a receipt from a reader attached to a vending machine or copy machine. However, these machines will display the transaction amount and resulting account balance on the LED read-out attached to the machine. (b) Pre authorized credits. There are no pre authorized transfers to the TigerCASH system. (c) Periodic statements. Statements and other information regarding your debit account may be sent via electronic mail or US mail at the address you have provided to the University. Cardholder should promptly notify TCO in writing of any address change. Cardholder may come by the office anytime during regular business hours and TCO will provide cardholder with one account statement per month free of charge.

IX. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If cardholder believes statement or receipt is wrong or if more information is needed about the transfer listed on the statement or receipt, immediately call: (225) 578-4300 or write: Tiger Card Office, Louisiana State University, 109 LSU Union, Baton Rouge, Louisiana 70803 Email: tigercard@lsu.edu TCO must hear from cardholder no later than sixty (60) days after the statement on which the transaction first appeared is available. When calling or writing regarding suspect transactions:

1. Give full name and university ID number.
2. Describe the error or the transfer that is in question, and explain as clearly as possible why there may be an error or why more information is needed.
3. Give the date and dollar amount of the suspected error.
4. Give telephone number where TCO may contact cardholder during normal business hours.

If cardholder notifies TCO orally by telephone or otherwise, the office may require that cardholder send written description of the problem within ten (10) business days after initial oral notification. TCO will inform cardholder of the results from investigation within ten (10) business days after notification and will correct any error promptly. If TCO needs more time, however, it may take up to forty-five (45) calendar days to complete the investigation. In this case, TCO will provisionally re-credit cardholder's account on the tenth business day for the amount that is believed to be in error. Cardholder will have the use of the money during the time it takes to complete the investigation. If TCO asked for a written description of the problem and did not receive it within ten (10) business days, TCO may not provisionally re-credit cardholder's account.

If the investigation proves there was no error, TCO will send a written explanation within three (3) business days after completion of the investigation and will debit the amount which was provisionally credited. If sufficient funds are not available, cardholder must pay sufficient funds to TCO to cover any balance due, within five (5) days of TCO sending written demand for payment. Cardholder may request copies of documents used in the investigation.

X. INSUFFICIENT FUNDS

The University reserves the right to charge any insufficiency in a cardholder's TigerCASH account to that cardholder's university account without notice to the cardholder. Failure to pay charges to the cardholder's university account may result in transcripts being withheld and the inability to register for classes or graduate. Cardholders are responsible for paying

for any balances owed due to insufficient funds. Nonpayment of balances owed will result in suspension of the account.

XI. RIGHT OF SET-OFF

The University reserves the right of set-off and may charge your TigerCASH account for any debts or liabilities you owe to the University. The University may exercise its right of set-off at any time and for any reason allowed by law. The University will not be liable for the dishonor of any debit or proposed debit when the dishonor occurs because of a set-off debt or fee against the account. The University may exercise the right of set-off even if it results in denial of a debit or proposed debit.

XII. EFFECTIVE DATE AND CHANGE IN TERMS

The terms of this Agreement apply to all current and new debit account relationships you have or hereafter enter into with the University. The University may change the terms of this Agreement. The University will deliver a written notice at least twenty-one (21) days before the effective date of any change in a term or condition if the change would result in increased fees or charges, increased liability for the cardholder, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amounts of transfers. Prior notice need not be given where an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic fund transfer system or account. However, if a change is to be made permanent, the University shall provide written notice of the change to the cardholder on or with the next regularly scheduled periodic statement or within thirty (30) days, unless such disclosure would jeopardize the security of the system or account.

XIII. OTHER CARDHOLDER RULES AND RESPONSIBILITIES

TigerCASH is non-transferable. Only the person pictured on the Tiger Card is authorized to spend TigerCASH from that account. The cardholder may be required to sign a receipt for goods or services received. Cash cannot be withdrawn from TigerCASH accounts (refer to section V. above for refund policy). The cardholder is responsible for maintaining a valid Tiger Card which is in proper working condition. The University reserves the right to terminate a cardholder's account privileges at any time without notice. A cardholder may terminate account privileges at any time by notifying TCO in writing: Tiger Card Office Louisiana State University 109 LSU Union Baton Rouge, Louisiana 70803 or Email: tigercard@lsu.edu

If a Tiger Card is lost, stolen or misplaced, report it immediately: Call (225) 578-4300 (if asked to leave a message, the call will be time and date stamped) or email tigercard@lsu.edu, and provide (i) full name, (ii) university ID number and (iii) details of loss/theft and/or of any unauthorized use. Or go to www.tigercard.lsu.edu 7 days/week, 24 hrs/day and follow the directions for suspending your card. Cardholder will not be held

responsible for any unauthorized/fraudulent transactions after the time the card is properly reported as lost or stolen.

I agree to the terms and conditions of the TigerCASH account.

I understand that I will be personally liable for any outstanding balance on my TigerCASH account and that I will need to make prompt payment to avoid the suspension of my TigerCASH account and prevent further action being taken to collect the funds from me.

Print TigerCASH cardholder name
Number

LSU ID

Cardholder Address

Signature

Date