



Disclosure Statement

Your Mesa State College MAVcard is not only your College identification card; it can also be used as a DEBIT CARD to make purchases from on-campus card readers or point-of-sale terminals. Because these purchases are electronically debited to your MSC MAVcard account at the College, they can be made without the hassle of using cash or writing checks. Purchases and other transactions that use your MSC MAVcard to debit or credit your MSC MAVcard Account are called "electronic fund transfers" or "transfers."

The federal Electronic Fund Transfer Act, 15 U.S.C. §§1693 *et seq.*, and Federal Reserve Board Regulation E, 12 C.F.R. §§205.1 *et seq.*, protect cardholders who use their MSC MAVcard to make electronic fund transfers. This disclosure statement notifies you of important rights that you, as a cardholder, have under the Act and Regulation E. Please retain this disclosure statement for your records and information.

GENERAL TERMS AND CONDITIONS

General terms and conditions governing the issuance, ownership, and use of your MSC MAVcard and governing your MSC MAVcard Account are listed in the TERMS AND CONDITIONS AGREEMENT attached to this Disclosure Statement and in your application for a MSC MAVcard. Use of your MSC MAVcard is also subject to the terms, conditions, rules, and regulations listed in the Mesa State College [Student Handbook](#).

VALIDATING YOUR MSC MAVcard FOR USE AS A DEBIT CARD

You cannot use your MSC MAVcard as a debit card until the card has been VALIDATED. If you do not want to validate your MSC MAVcard, you may either return it to the MSC MAVcard Office or keep it to use as your College ID card. However, if you choose to keep an invalidated MSC MAVcard for use as an ID card, you MAY NOT use it as a debit card or to make other transfers.

To validate your MSC MAVcard as a debit card, you must deposit funds in one of two MAVcard Accounts. There are two accounts you may deposit money into. One account is the MAVmoney Account. This is a FOOD SERVICE ONLY account. In the MAVmoney Account you have options of the type of plan you would like to purchase. The second account is the MAVcard Flex Account. This account can be used anywhere on campus where Flex money is accepted such as the bookstore, business office, Outdoor Program, library, MAVprint and parking services including parking meters.

Your MSC MAVcard will be validated as a debit card once the deposit is credited to one or both of these accounts. For information about opening and depositing funds into one or both of these MSC MAVcard Accounts, please refer to the TERMS AND CONDITIONS AGREEMENT attached to this disclosure statement.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

Notify the College AT ONCE if you believe that your MSC MAVcard has been lost or stolen. If you fail to notify the College that your card has been lost or stolen, you could lose all the money in your MSC MAVcard Account. TELEPHONING the MSC MAVcard Office at the number listed below is the best way to minimize your losses. If you notify the College within 2 business days after you learn that your MSC MAVcard has been lost or stolen, you can lose no more than \$50 if someone used your card without your permission.

If you do NOT notify the College within 2 business days after you learn of the loss or theft of your card, and the College can prove that it could have stopped someone from using your card without your permission if you had notified the College within 2 business days, you could lose as much as \$500.

Also, if your MSC MAVcard Account statement shows electronic fund transfers that you did not make, notify the College AT ONCE at the telephone number or address listed below. If you do NOT notify the College within 60 calendar days after the statement was mailed to you (by e-mail or regular mail), you may not get back any money that you lost after 60 calendar days if the College can prove that it could have stopped someone from taking the money if you had notified it in time.

If a good reason (such as a long trip or hospital stay) kept you from notifying the College of a lost or stolen card or unauthorized transfer, the College will extend the 2-business day or 60 calendar day time periods. The stolen MAVcard fee can also be waived if a formal police report is done on the stolen property.

THE TELEPHONE NUMBER OR ADDRESS YOU SHOULD CONTACT TO REPORT A LOST OR STOLEN MSC MAVcard OR AN UNAUTHORIZED TRANSFER

If you believe that your MSC MAVcard has been lost or stolen or that someone has transferred or may transfer money from your MSC MAVcard Account without your permission, CALL the MSC MAVcard Office at: **970.248.1059**

Or WRITE to: **The MSC MAVcard Office, 1100 North Avenue, Grand Junction, CO 81501-3122**

When you call or write, tell us:

- * Your name, address, birth date, and MSC MAVcard number;
- * Any information you may have which may help the College prevent a loss or additional loss of funds in your MSC MAVcard account; and
- * A telephone number at which we can call you during regular business hours.

The MSC MAVcard Office is open for business from 8:00 a.m. to 5 p.m. Monday through Friday excluding official College holidays. In addition, lost or stolen MSC MAVcards can be reported 24 hours per day, 7 days per week by calling the telephone number listed above and stating your name, card number, and belief that your card has been lost or stolen. Lost and stolen card issues will be resolved within the next business day.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think that your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, call the College at **970.248.1059** or write the College at **The MSC MAVcard Office, 1100 North Avenue, Grand Junction, CO 81501-3122**, as soon as you can. The College must hear from you no later than 60 days after the College sent the FIRST statement on which the problem or error appeared. When you call or write:

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell the College orally, you may be required to send the College your complaint in writing within 10 business days. The College will determine whether an error occurred within 10 business days after we hear from you and correct any error promptly. If it needs more time, however, the College may take up to 45 days to investigate your complaint or question. If we decide to do this the College will credit your account within 10 business days for the amount you think is in error, so you will have the use of the money during the time it takes the College to complete its investigation. If we ask you to put your complaint or question in writing and do not receive it within 10 business days, the College may not credit your account.

The College will tell you the results of its investigation within 3 business days after the investigation is completed. If we decide that there was no error, we will send you a written explanation.

BUSINESS DAYS

For purposes of these disclosures, the College's business days are Monday through Friday. Saturdays, Sundays, and official College holidays listed in the annual Academic Calendar are not College business days.

ELECTRONIC FUND TRANSFERS

1. **TRANSFERS FROM YOUR MSC MAVcard ACCOUNT**
 - a. You can use your MSC MAVcard to pay for purchases at on-campus facilities equipped with card readers or point-of-sale terminals. The amounts of these purchases will be debited to your MSC MAVcard Account.
2. **DEPOSITS TO YOUR MSC MAVcard ACCOUNT**

You can make deposit to your MSC MAVcard Account by cash, credit card, or check. Deposits for Flex money may be made at the MSC MAVcard Office, W.W. Campbell College Center and the Business Office, Lowell Heiny Hall. MAVmoney deposits are only accepted at the MSA MAVcard Office.
3. **LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNTS OF TRANSFERS**

There are NO limitations on the FREQUENCY or DOLLAR AMOUNT of the transfers you can make with your MSC MAVcard. However, you may not make a purchase or other transfer that exceeds the current cash balance in your MSC MAVcard Account.
4. **PRE-AUTHORIZED TRANSFERS**

You CANNOT use your MSC MAVcard to make pre-authorized transfers.
5. **TRANSFERS FROM MSC MAVcard FLEX ACCOUNT and MAVmoney ACCOUNT**

You CANNOT transfer money from your MAVmoney Account to your MAVcard Flex Account. The MAVmoney Account is for Campus Dining meal plans only and can only be used in campus food service locations on campus and UTEC. Money can be transferred from your MAVcard Flex Account to a MAVmoney Account.
6. If MSC does not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. MSC will not be liable, for instance:
 - a. If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - b. If the terminal system was not working properly and you knew about the breakdown when you started the transfer.
 - c. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

CONFIDENTIALITY

The College may disclose information to third parties about your MSC MAVcard Account:

1. When it is necessary to complete a transfer;
2. To comply with lawfully issued subpoenas and government agency or court orders; or
3. If you give the College advance written permission to do so.

YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS—PERIODIC STATEMENTS

1. **RECEIPTS**

Card Reader and Point-of-Sale Terminal Purchases. You can get a receipt for any purchase or other transfer you make from any card reader or point-of-sale terminal operated by a cashier.
2. **ACCOUNT STATEMENTS**

You will receive a periodic account statement for your MSC MAVcard Account. Your statement will be sent via email if your email address is provided to the MSC MAVcard Office; otherwise the statement will be mailed to your permanent address. You will receive a monthly account statement unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly or by calling the office during regular business hours. By Fall 2005, you may also view your monthly account on-line. For more information about on-line account information, please contact the MSC MAVcard Office.

CHANGE OF TERMS NOTICE

The College will mail you a written notice within 21 days before the effective date of any change in the terms and conditions governing your MSC MAVcard and MSC MAVcard Account if the change will result in:

1. New or increased fees;
2. Increases in your liability;
3. Fewer types of transfers becoming available; or
4. New or stricter limitations on the frequency or dollar amount of transfers