

## Debit Account Terms and Conditions:

I have read, understand, and agree to all terms and conditions set forth by the Campus Card Office at the Southern Baptist Theological Seminary.

### Terms and Conditions:

- 1) The cardholder is responsible for managing his account. The ID card associated with the declining balance accounts is like cash- it must be protected at all times. Although the card is the property of the Southern Baptist Theological Seminary, it is entrusted to you for your convenience.
- 2) Lost or stolen Shield cards must be reported immediately to the Campus Card Office or Security after business hours: Security is open 24 hours a day. If the participant does not inform the Campus Card Office about a lost or stolen card, the Shield Card office and the Southern Baptist Theological Seminary are not responsible for any charges made to the Shield Accounts. If the participant informs the Shield Card office within 2 business days of the loss that their card is lost or stolen, the participant is liable for up to \$50 in charges to the card if the card was used without permission. If the participant informs the Campus Card Office of the loss that their card was lost or stolen, after 2 business days but within 60 days, the participant may be liable for up to \$500 if the card was used without permission. Business days are defined as Monday through Sunday.
- 3) The cardholder is responsible for all losses on the card up to the time the card is reported lost or stolen.
- 4) Shield dollars are non-transferable. Only the person pictured on the Shield will be allowed to spend Shield dollars from any account.
- 5) Cash cannot be withdrawn from Shield accounts (see refund policy).
- 6) The balance in the patron's Voluntary Dining Dollars and Shield Spending accounts will not expire and will be available for refund when the cardholder's relationship with SBTS terminates.
- 7) Cash refunds will not be made for returned merchandise; however, an adjustment will be made to restore the amount to the cardholder's account.
- 8) The cardholder is responsible for maintaining a valid Shield card in proper working condition. A replacement card fee will be charged for lost, stolen, misplaced, or defaced cards.
- 9) Account deposits may be made using cash, check, or accepted credit card. Checks returned by the bank as uncollectible are subject to all check collection procedures of SBTS.
- 10) Funds left in the Shield account will be handled according to the Kentucky escheat laws. To obtain a refund request form go to the Refund Request Form on the Shield website or write to: Campus Card Office 2825 Lexington Rd, Louisville, KY 40206
- 11) The Shield Card and all forms, records, and transcripts of its use are the property of the university. Use of the Shield account may be revoked at any time.

- 12) A statement of account balance and activity are available to the student on Campus Center. The participant agrees to review this statement monthly. If the statement shows transactions that were not made by the participant, the participant must inform the Campus Card Office immediately. The error will be investigated and the participant will be notified of the determination within 20 business days. If the Campus Card Office is not informed within 60 days after the statement was sent that there was an error, the participant is liable for the erroneous charges.