Electronic Fund Transfer services permit cardholders and others to transfer funds without the use of cash or checks. At Bradley University, one means by which funds can be transferred is the use of Bradley University’s QUICK CARD. The QUICK CARD may be used at a number of readers on campus to make purchases from cardholder accounts. The Electronic Funds Transfer Act protects cardholders in their use of Electronic Fund Transfer services. Described herein are important notices regarding your rights under the Act. Please retain this disclosure for your future reference.

DISCLOSURE FOR ELECTRONIC FUND TRANSFERS:
Balance given by card readers may not reflect outstanding manual account activity.

CARDHOLDER’S LIABILITY FOR UNAUTHORIZED TRANSFERS AND DISCLOSURE OF THE ADVISABILITY OF PROMPT REPORTING:
Prompt reporting of lost or stolen cards is advised. We will block your Quick Cash and Meal Plan accounts, preventing unauthorized usage. Your maximum liability for unauthorized use of your lost or stolen card from your Quick Cash and Meal Plan accounts is $50.00, provided we are notified within two (2) business days. Your maximum liability for unauthorized use of your lost or stolen card from your Quick Cash and Meal Plan accounts is $500.00, provided we are notified after two (2) business days have expired. In both cases, your maximum liability may be further limited by the amount of unauthorized transfer(s) that actually occur. If your statement shows transfers you did not make, tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking money if you had told us in time. The time limit for reporting unauthorized electronic fund transfers that appear on periodic statements may be extended in the event of extenuating circumstances, such as travel or hospitalization.

TELEPHONE NUMBER AND ADDRESS TO BE USED IN THE EVENT OF UNAUTHORIZED TRANSFER, LOST OR STOLEN CARD:
If you believe that your QUICK CARD has been lost or stolen or if you believe that someone has transferred or may transfer money from your Quick Cash or Meal Plan accounts without your permission, call:

1-309-677-3463 (FIND)
Quick Card Office
103 Swords Hall

1. Tell us your name, address and account number.
2. Tell us any information you have which may help in preventing a loss or further losses.
3. Tell us your telephone number where we may contact you during normal business hours.

BUSINESS DAYS:
Our business days are Monday through Sunday 12:00 A.M. to 12:00 P.M. Lost or stolen cards may be reported twenty-four (24) hours a day, seven (7) days a week either by calling (309) 677-3463 (FIND) or reporting it lost from your account on the Quick Card website at quickcard.bradley.edu.
TYPES OF AVAILABLE TRANSFERS:
1. The following services will be available from Card readers using your QUICK CARD. These services may change at the discretion of the University:
   a. Make purchases from your Meal Plan Account at readers operated by Dining Services; for some items at readers in certain facilities operated by Bradley University stores, and at other readers operated by certain vendors contracted to the University.
   b. Make purchases from your Quick Cash Account at readers operated by Dining Services, at any reader operated by Bradley University stores, at readers attached to selected photocopy machines operated by University stores, print stations on campus, at readers attached to selected vending machines operated by certain vendors contracted by the University, at readers attached to selected laundry machines operated by vendors contracted to the University and at other readers operated by certain vendors contracted to the University.

LIMITATIONS ON FREQUENCY OF TRANSFERS:
There are no limitations on the number of times you may use your Quick Cash and Meal Plan accounts, as long as you do not exceed the dollar amount available in your accounts.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS:
There are no limitations on the dollar amount of any transaction, as long as you do not exceed the dollar amount available in your account.

CHARGES FOR TRANSFERS OR RIGHT TO MAKE TRANSFERS:
The University does not charge for the use of the QUICK CARD. The Quick Card Office reserves the right to charge a fee for the replacement of a lost, stolen or damaged card.

RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS:
1. Reader transfers
   a. You may get receipt, where available, at the time you make a purchase from any reader operated by a cashier.
   b. You will not get a receipt from a reader attached to a vending machine, laundry machine, or to a photocopy machine.
   These transactions will be listed on your statement. If you have questions regarding these transactions, call us at 1-309-677-3463.
2. Monthly statements are available on the Quick Card website at quickcard.bradley.edu using your BUnetID to log into your account. A statement may be printed upon request of the cardholder at the University Card Office at any time.

DISCLOSURE OF PREAUTHORIZED TRANSFERS INFORMATION:
1. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call or write to us at: 1-309-677-3463
   Quick Card Office
   103 Swords Hall
   1501 Bradley Ave
   Peoria, IL 61625
We must receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within (14) days after you call.

2. If these regular payments may vary in an amount, the vendor you are going to pay will tell you 10 days before each payment when the payment will be made and how much it will be.

3. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will, upon proper notice, reverse the charges.

DISCLOSURE OF THE UNIVERSITY’S LIABILITY FOR FAILURE TO MAKE TRANSFERS:
If we do not properly complete a transfer to or from your account according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, your account does not contain enough money to make the transfer.
2. If the reader was not working properly and you knew about the malfunction when you started the transfer.
3. If circumstances beyond our 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, failure of communication 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.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES:
We will disclose information to third parties about your account or the transfer you make:

1. Where it is necessary for completing transfers, or
2. In order to verify the existence and condition of your account for a third party, or
3. In order to comply with government subpoena or court order, or
4. If you give us your written permission.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS CALL OR WRITE:
1-309-677-3463
Quick Card Office
103 Swords Hall
1501 Bradley Ave
Peoria, IL 61625

Contact us immediately if you believe your statement or receipt is wrong, or if you need more information about the transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after the statement was made available to you on which the transaction first appeared.

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 an error, or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. Tell us your telephone number where we may contact you during normal business hours.

If you tell us orally, we may require that you send us a written description of your problem within ten (10) business days after we hear from you. We will tell you the results of our investigation within 10 business days.
after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to complete our investigation. In this case, we will provisionally credit your account on the 10th business day for the amount you believe is in error. You will have the use of the money during the time it takes us to complete our investigation. If we ask you to send us a written description of your problem and we do not receive it within ten (10) business days, we may not provisionally credit your account.

If our investigation proves there was no error, we will send you a written explanation within three (3) business days after we complete our investigation. You may ask for copies of the documents that we used in our investigation.

CHANGE IN TERMS - ERROR RESOLUTION NOTICE:
The University will issue 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 will 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.