

Skidmore College ID Card Cardholder Agreement Terms and Conditions

Definitions

The terms you and your in this agreement refer to the person whose name and image appear on the Skidmore College ID card. The terms "we" and "college" refer to Skidmore College. The term "card" refers to the Skidmore College ID card.

The Skidmore ID Card is designed to be a permanent identification card for students, faculty, staff and contracted employees. It is valid as long as the cardholder is registered and/or employed at Skidmore College. The card is issued under the following terms and conditions as these constitute obligations between you and Skidmore College.

Use and Ownership of the Photo ID card

You are the only person authorized to use your card. Any use by a person other than the cardholder will be subject to college disciplinary sanctions. The sanctions may be brought against both the person issued the card and the person impersonating the cardholder. The card is non-transferable and is the property of the college. It is the cardholder's responsibility to protect and maintain the condition of his/her card. This card is for the purpose of identification, access to buildings and rooms, meal plan transactions, and declining balance transactions. It should be carried when on college property and presented upon request. Your card may be cancelled or revoked by the college at any time and must be returned to the Card Office upon request. All functionality of the card will cease upon termination of employment or dismissal from the college. The card must be treated with care. You may not attach items (i.e. stickers, etc.) or punch holes in the card. The current replacement fee will be assessed for a damaged card.

Lost or Stolen Cards

The cardholder is responsible for immediately suspending the card or reporting it lost or stolen when no longer in their possession. Reports must be made either in person or by logging into the "manage your account" section on the Card Office website. The college is not responsible for the use of a lost or stolen card. Once the card is suspended or reported lost or stolen, the card will automatically be deactivated. Once a card has been replaced due to loss or theft, it cannot be reactivated should it be found at a later date. The current replacement fee will be assessed for lost or stolen cards.

If you believe your ID Card has been or is being used without your permission, you must notify the Card Office at 518-580-5854 or in person at the Card Office located on the lower level of Starbuck Center. You agree to cooperate with the college in efforts to recover from unauthorized card user(s).

Declining Balance

The Skidmore ID Card is not a credit card. Money placed on your ID card with the college creates a declining balance account. You may use your card as a declining balance card where accepted, provided funds are available in the account. The ID card can be used at a variety of on-campus venues as well as several local businesses. A detailed list of locations that accept the ID card can be viewed at the Card Office website. Funds deposited in your account are non-transferable. Funds can be added to your account 24 hours a day online at the Card Office website using a credit card or in person during regular business hours at the Card Office using cash or check. Money can also be added to your account at the CSVT terminal located in Dining Services and across from the Skidmore Shop in Case Center. Deposits will be posted to the cardholder's account for immediate use. If you attempt to use your card when there are insufficient funds available, the transaction will be denied. There is no earned interest associated with your account. The cardholder is responsible for deposits made by credit card or check that do not clear as well as purchases made against the deposit. Returned checks and rejected charge card transactions will be immediately removed from your account. The cardholder will be charged the current college returned check fee, which may be assessed directly against your declining balance account or charged to your student tuition account. The college reserves the right to place accounts on hold in the event a deposit is returned or rejected.

You are responsible for use of the card in accordance with instructions at each location where the Skidmore ID card is accepted. Debits resulting from your failure to properly utilize or deactivate the card are your responsibility as the cardholder.

Debiting your Account, Refunds and Deactivation

The college will not debit your account other than in accordance with transactions authorized through the use of your card or as permitted under the terms of this agreement. Account history is available by logging into the Card Office website. No periodic printed statements are issued for the account. The cardholder must report any suspected account errors within 30 days of the transaction date in question.

No cash withdrawals from the card account are permitted. A cardholder who is no longer a student or employee of the college for any reason, including withdrawal from the college, graduation or termination of employment, may request a refund of his/her account balance. No refunds will be issued if the balance is less than \$20.00. No refunds, other than described in this paragraph, will be issued to cardholders. The college reserves the right to apply balances to charges remaining on student accounts prior to making any final refunds.

Accounts with no activity during a twelve-month period are considered inactive. Inactive accounts with balances over \$20.00 will be assessed a monthly \$20.00 inactivity fee.

Information to Third Parties

Information about the cardholder's account may be disclosed to third parties in accordance with the Family Educational Rights and Privacy Act, when necessary to complete transactions, when the condition or existence of an account must be verified, to comply with government agency or court order, or with the Cardholder's written permission.

Cardholder's Consent

By accepting an ID Card, the cardholder agrees to the terms and conditions of this Cardholder's Agreement and the terms and conditions of the declining balance account.

Change to the Terms

The college reserves the right to amend the terms of the Card agreement and declining account balance account program by posting or displaying such amendments in the Card Office and on the Card Office website, or by other reasonable means of notice. You shall be bound by such amendments from the date they become effective.

No Waiver

No failure or delay on our part to exercise any right or remedy herein or otherwise available to us shall constitute a waiver of the same or any other right or remedy.

Governing Law

This agreement shall be governed in accordance with Federal and New York State law.

Skidmore College Campus Card Office
Starbuck Center
815 North Broadway
Saratoga Springs, NY 12866

Phone: 518-580-5854
Fax: 518-580-5752
Email: cardoffice@skidmore.edu