

**Northwestern State University
Speed Demon Account
Terms of Agreement**

- ☞ **Card Use:** The **One Card** is your multi-purpose ID card. Your **One Card** must be presented to enter numerous campus facilities, obtain services and access the library. Your card and related accounts are non-transferable. Your **One Card** may be deactivated and/or retained when presented by any Cardholder making inappropriate or illegal use with it.
- ☞ **Debit Account:** This account is a record of your money deposited with us and available to you for purchasing products and services wherever the **One Card** is accepted. You do not earn interest, you may not use the **One Card** as a credit card, nor to obtain cash, and you may not transfer your account. Your account will be activated when you deposit twenty five U.S. dollars (\$25) or more with the university Cashier to be put on your account. You may add additional funds to your account at any time in the amount of U.S. \$1 or more. You may make a check or money order deposit in person or by mail at the Cashier's office. Check or money order deposits will be credited to your account by the close of the business day following receipt. Statements of account activity are available through the **One Card** office.
- ☞ **Return Check Policy** If Northwestern State University agrees to credit funds to your Speed Demon Debit Account before your check or credit card charge has cleared, you understand and agree that you will be liable to the University should your check or credit card be returned unpaid. The University is entitled to freeze any funds remaining in your Speed Demon Account in the event a check or credit card charge you submit to us in payment is returned unpaid. Returned checks will be reversed in the Cardholders Speed Demon Account if there are sufficient funds and a \$25 returned check fee will be assessed. This matter will also be turned over to the Business Affairs office for proper collection procedures. **Fees:** There are no transaction charges. If you present a check for payment or deposit, and the check is subsequently returned for any reason, your account will be deactivated and we will charge a \$25 returned check fee. The University will use all legal recourse to collect amounts due including, but not limited to, the placement of a hold on student records. Your account may be reactivated upon restitution; however, you will lose check privileges. We will charge the current fee for replacing lost, stolen or damaged cards (see below).
- ☞ **Lost, Stolen or Damaged Cards:** You agree to immediately report any lost or stolen **One Card** in person, by phone at (318)-357-5131 or visit the University Police Department to suspend your card. After business hours, leave a message with your name and Student ID number along with a brief description of the circumstances. You may be responsible for all usage of your **One Card** prior to reporting its loss or theft to the NSU One Card Office. We will not reactivate your **One Card** reported lost or stolen if it is recovered. You must come to the office during business hours to obtain a replacement card and pay the fee of \$20.00. Damaged cards that need to be replaced will be the responsibility of the card holder. There will be a \$20.00 charge for all cards that need to be replaced due to breakage.
- ☞ **Account Closure:** Your account will be closed when you cease to be a student or employee of NSU. Any refund will be paid by check through normal University procedures. NSU reserves the right to close any account that is inactive for more than (12) twelve months. NSU also reserves the right to take any balance remaining in the account and apply it to any unpaid balances that may be outstanding to the university.
- ☞ **Receipts and Statements:** Most point-of-sale terminals are equipped to provide a receipt for each transaction. It is your responsibility to ensure that the receipt is correct. An account statement listing recent transactions will be generated upon your personal request at the **One Card Office** in the Student Services Building, 3rd Floor.
- ☞ **Error Resolution:** If you suspect an error on a receipt or account statement, contact the **One Card Office** no later than 30 days after the error appears. If you report the error orally, a written confirmation may be required within 10 days. The investigation results should be available within 10 days of notification; however, if more time is needed, the investigation may take up to 45 days. If no error is found, a written explanation will be provided within 3 business days after the close of the investigation. You may request copies of documents used to support our decision.
- ☞ **Disclosure:** We will disclose information about your Account to third parties for only the following reasons: (1) in order to complete a transaction requested by you; (2) in order to comply with a court order; (3) to fulfill a lawful University department or program request; or (4) with your written permission.
- ☞ **Changes in Terms and Conditions:** The terms and conditions of this Agreement are effective and remain binding until the Cardholder is otherwise notified. If any changes are made to the terms and conditions, the Center will provide the Cardholder with notice of change(s) at least twenty-one (21) days in advance of the effective date by publishing the changes in the student newspaper and/or through other campus distribution. Prior notice need not be given where immediate change in terms and conditions is necessary to maintain or restore the security of the account.
- ☞ **Negative Account Policy:** It is the Cardholder's responsibility to keep track of spending in the Speed Demon Account Program. If the Cardholder attempts to use the Account when there is not enough funds in the Speed Demon Account, the transaction will not be approved. However, should the rare occasion arise when, due to a systems problem or otherwise, a purchase occurs with not enough funds in the Speed Demon Account (creating a "shortage" or "negative amount"), the "owed" funds will automatically be deducted from the next deposit. Alternatively, the One Card Office will bill for a negative balance that is on the system for more than five (5) days and assess a \$15 fee. The One Card Office is entitled to freeze any funds remaining in a Speed Demon Account in the event a check or credit card charge submitted to us in payment is returned unpaid. Repeated cases of shortages or negative amounts will be grounds for cancellation of participation in the Speed Demon Account Program. In the event the university must retain a collection agency to collect negative amounts from the Cardholder, the Cardholder may be assessed, in addition to the negative amount, administrative fees of the greater of \$25 or 15% of such amounts, plus any applicable interest as permitted by law."
- ☞ **Meal Plan Policy:** By signing this agreement, you understand that the Speed Demon account does not take the place of a university meal plan. If you are unsure if you are required by the university to have a meal plan please refer to the Northwestern Student Handbook or visit the office of Residential Life. Students who are commuter students, over the age of 21, or meet the other requirements to exclude them from a meal plan can utilize the Speed Demon Card as a means to store money to use for dining purchases. Also, students who have board only meal plans which do not allow them to have a declining balance may also utilize the Speed Demon Card for dining purposes.

Name, Printed

Name, Signature

Date



Speed Demon Account Application

Last Name _____

First Name _____ Middle Initial _____

Student Identification Number _____ (not your Social Security #)

Phone Number _____ Alt. Phone Number _____

PERMANENT ADDRESS:

Street _____

City _____ State _____ Zip Code _____



Please open my Speed Demon Account (minimum deposit to open \$25)
Enclosed is my check, cash or money order payable to Northwestern State
University in the amount of \$_____.



Please charge my: _____ Visa _____ MasterCard
In the amount of: \$_____

Credit Card Number: _____

3 Digit Security Code on Back of Card: _____

Expiration Date: _____

Card Holder's Name _____

Card Holder's Signature _____

**Please bring this form to the One Card Office or mail with payment to:
One Card Office, Student Services Center, 3rd Floor, NATCHITOCHE, LA 71497**

NSU ONE CARD OFFICE USE ONLY

DATE POSTED ON TO PATRON'S ACCOUNT _____

Previous Balance _____

Amount Posted _____

New Speed Demon Balance _____

Signature of One Card Representative _____