



COMMONWEALTH UNIVERSITY

UNIVERSITY CARD CENTER

## HUSKY GOLD TERMS AND CONDITIONS

### HUSKY GOLD

A single declining balance, multipurpose fund is an option available to students, faculty and staff of Commonwealth University - Bloomsburg. Cardholders who elect to deposit funds into a Husky Gold account agree to be bound by the terms and conditions disclosed herein. The University Card Center administers the Husky Gold flexible spending account for Commonwealth University - Bloomsburg.



### CARDHOLDER AGREEMENT FORM

All cardholders are required to fill out a *Cardholder Agreement* form prior to receiving a Bloomsburg ID Card. Your signature and acceptance of the Bloomsburg ID Card constitutes agreement to the terms and conditions contained in the *Cardholder Agreement* form. The *Cardholder Agreement* form is available for review on the Card Center website at [cardcenter.bloomu.edu](http://cardcenter.bloomu.edu)

### INSUFFICIENT FUNDS

Your Husky Gold transactions will be verified prior to the completion of a transaction. In the rare event a transaction cannot be verified due to a systems problem and a purchase occurs with insufficient funds in the Husky Gold account, the account will reflect a negative balance. The owed funds will automatically be deducted from the next deposit. Should the account be closed with a negative account balance, the balance will be billed directly to the participant. Should a deposit to the account be returned for insufficient funds, Commonwealth University - Bloomsburg may deduct the deposit and any associated fees from the Husky Gold account.

### ERRORS OR DISPUTES

It is important that account holders review their account history online at the Card Center website on a monthly basis. If there is any questionable transaction, refer to the steps below. Errors on receipts should be addressed with the business of origin. If the account holder is unable to resolve the dispute with the merchant, refer to the steps below.

1. Discrepancies must be reported to the Card Center no later than sixty (60) days after the discrepancy appears. If an account holder makes an oral request, it must be followed by a written notification within ten (10) business days. If the Card Center is not notified within sixty (60) days of the discrepancy, the participant may be liable for any error or erroneous charges.
2. The following items must be provided when discrepancies are reported: (1) account holder name and ISO number, (2) description of the transaction in question and a clear explanation of the discrepancy, and (3) dollar amount of the transaction. In the event that a merchant places a hold or deducts an amount different from the amount of purchase(s), the Card Center will work with the cardholder and the merchant to address the discrepancy.
3. The Card Center will investigate the discrepancy. The result of the investigation will be ordinarily made available within ten (10) business days of notification; however, if needed the University may take up to forty-five (45) days to conduct the investigation in which event the account will be provisionally credited.
4. The Card Center will correct any error within 24 hours of determination and account holder will be notified. If no error is found, a written explanation will be provided within three (3) business days after the close of the investigation. In the event there was no error and the account was provisionally credited, the University may charge the account holder for the amount of any provisional credit previously provided.

### GENERAL

The guidelines contained herein will not supersede or conflict with those established by Commonwealth University and The Pennsylvania State System of Higher Education. Commonwealth University reserves the right to alter any term or condition contained herein. All Bloomsburg ID cards are the property of Commonwealth University and must be surrendered upon official request.