Bulldog Card Terms & Conditions

This document contains terms and conditions of the Bulldog Card, and the Bulldog Bucks linked to your Bulldog Card. By using your Bulldog Card, and adding value, you agree to be bound by the terms and conditions contained in this agreement, which will govern your use of the Bulldog Card and linked account. These terms and conditions are applicable starting when the Bulldog Card is issued and ending when the participant graduates or withdraws from Fresno State (students), employee terminates (faculty/staff), vendor, program participant or visitor period ends, and/or the individual’s Bulldog Card is suspended.

1. Eligibility
   a) You are an authorized participant of the Fresno State Community
   b) You agree to be bound by and comply with these terms and conditions

2. Definitions

<table>
<thead>
<tr>
<th>Accepting Location</th>
<th>The official identification card issued by Fresno State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account participant</td>
<td>An individual in whose name, and benefit, a Bulldog Card is issued or has been issued by Fresno State</td>
</tr>
<tr>
<td>Authorized Participants</td>
<td>A third party contracted by Fresno State</td>
</tr>
<tr>
<td>Bulldog Card</td>
<td>To provide services, support and marketing</td>
</tr>
<tr>
<td>Bulldog Bucks</td>
<td>A point-of-sale authorized to accept the Bulldog Card for the purchase of goods or access to services</td>
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</tbody>
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3. Bulldog Card Description and Uses

Your Bulldog Card is a multi-function card used for (a) Official Fresno State identification, (b) Meal Plan account purchases, (c) Food Court and Snack Bar purchases, and (d) Access to various services on campus. Please visit our website for more information.

4. Lost or Stolen Bulldog Cards

Notify us at once if your card has been lost or stolen, or you believe someone has made a purchase on your card account without your permission. You are responsible for the unauthorized use of your card until the time you notify us that your card has been lost or stolen. You can have your card frozen by contacting us at 559-278-5608.

5. Replacement Cards

Replacement cards can be obtained for a fee of $10. Exceptions to the fee are (a) if a card is stolen and the cardholder provides a copy of a police report, (b) if a card is worn from use in campus locks, (c) partial or total loss of photo due to wear, (d) mag stripe error, or (e) the cardholder changes their name and turns in their old card.
6. Bulldog Card Account and Bulldog Bucks
Your Bulldog Card is the campus debit card and is linked with and used to access value in pre-paid accounts, including but not limited to: Bulldog Bucks, Dining Dollars, and Flex Cash. There is no credit card or credit account associated with the card. The card value, known as Bulldog Bucks, and cardholder information is kept on computer systems maintained by service providers in order that they can perform data processing required to provide these services, including deposits to your account using cash, debit, or credit card. Fresno State is not acting as a trustee, fiduciary, or escrow agent with respect to value in Bulldog Card accounts, but is acting only as an agent and custodian. No interest, dividends, or other earnings or return will be paid on any value maintained in accounts. Value associated with accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

7. Bulldog Bucks Card
The Bulldog Bucks card, also known as a guest card, is available for purchase at PHIL Stations on campus by students, employees and guests/visitors of the university. Only a PHIL Station can add funds to a Bulldog Bucks card.

8. Disclosure of Account Information to Third Parties
Personal information we disclose to third party service providers about your Bulldog Card account, or transaction is: Fresno State ID number, last name, first name, date of birth, gender, campus email address, and classification. Personal information is shared when it is:

| Necessary for completing credit and debit card transactions | To issue payment authorizations for Bulldog Card account transactions |
| To prevent or investigate possible illegal or criminal activity | You provide us with written permission |
| Necessary for Fresno State’s service providers to perform data processing, records management, collections, refunds, and other services. | To comply with government agencies or court orders |
| Where otherwise provided by law. |

9. Password & Security
Do not reveal your account login or password to anyone. You must safeguard and protect the confidentiality of your password to keep your account secure. You will be responsible and liable for all transactions processed on your Bulldog Card account accessed using your password, regardless of whether those instructions actually come from you. Fresno State is not responsible for losses incurred by the cardholders as a result of password misuse.

10. Deposit Minimums
The minimum deposit online and at PHIL Stations using a debit/credit card is $10.00. The minimum cash deposit at all PHIL Stations is $1.00. Coins are not accepted. PHIL Stations do not dispense cash.

11. Deposit Availability
Funds deposited either online or at a PHIL station will be available to the cardholder on the same business day as the deposit.

12. Making Purchases
You must have sufficient Bulldog Bucks available in your account to pay for each transaction. Each time you use your card to make a purchase the transaction amount will be debited from your account. You may not spend more funds than you have in your account.
13. Bulldog Card Receipts
You agree to sign a receipt for any transaction made with your Bulldog Card account where requested by the accepting location. You will receive a receipt for most transactions. You can select to receive a receipt when using a PHIL station. You can view receipts, transactions and monthly statements online. To access your online account, visit our website at https://adminfinance.fresnostate.edu/accountingservices/students/bulldog-card-office.html.

14. Negative Accounts
If an accepting location attempts to process a transaction for more than the funds available in your account, the transaction will be declined. If for any reason a transaction is processed for more than the value in the account, you are liable for the entire amount, and agree to pay the amount immediately on demand. We reserve the right to add a charge to your Fresno State student account, place a hold on your student account which will suspend most campus services, and suspend your Bulldog Card account until payment of the negative account is made in full.

15. Re-Activating Lost Cards
If you find your lost card, you may reactivate the card as long as you have not purchased a replacement card. Bring the card to the Bulldog Card Office for assistance.

16. Disputes/Returns
You agree to work with Fresno State to resolve all disputes about purchases made using your Bulldog Card with the merchant or location that accepted your card.

17. Error Resolution
If you think your statement or receipt is wrong, or if you need more information about a transaction listed on your statement or receipt, please contact us as soon as you can. We must hear from you, in writing, no later than 60 days after we made available the first electronic statement on which the problem or error appeared. We will inform you of our findings usually within 10 business days after we receive your communication. If we need more time, we may take up to 45 days to investigate the discrepancy. If we agree, we will credit the cardholder’s account within 10 business days after we finish our investigation. When notifying us, provide the following:

1. Cardholder Name and ID number
2. Describe the transaction in question and explain the discrepancy
3. Provide the dollar amount of the transaction

Send your written request to:
Email: idcard@mail.fresnostate.edu
US Mail: Bulldog Card Office
5150 North Maple Avenue M/S JA58
Fresno, CA 93740-8026

18. Cancellation; Suspension of Use; Property of
Fresno State, in its sole and absolute discretion, may limit, suspend, or cancel your use of the Bulldog Card. Fresno State may refuse to issue a Bulldog Card, or may revoke Bulldog Card Privileges, with or without cause or notice. Each individual is allowed only one Bulldog Card in their possession at a time. The Bulldog Card remains the property of Fresno State and may be repossessed by Fresno State at any time. You agree to surrender your Bulldog Card to us at any time upon request.

19. Contact Information
Have questions? Contact us via email at idcard@mail.fresnostate.edu or via telephone at 559.278.5608.