

**OWENS COMMUNITY COLLEGE
PROCEDURES**

Express Card Policy

Board Policy No.: 3358:11-3-23

PROCEDURES:

- (1) Identification card. To obtain an identification card, students must be registered for classes and present a photo identification to the express card station in the department of public safety on the Toledo or Findlay campus. The card does not expire. There is no charge for the first express card.
- (2) Stored-value account. The express stored-value account is non-interest bearing. Only the person pictured on the card is authorized to spend money from that account. The college reserves the right to change the account terms and conditions at any time. If a change reduces limits or restricts the account holder's rights under the terms and conditions, the college will give at least twenty calendar days notice by mail. However, if an immediate change is necessary for security reasons, the college may first make the change and then notify the account holder.
- (3) Deposits. Currency or check deposits may be made through the Toledo or Findlay secure payment drop box. A \$30.00 charge will be assessed upon receipt of a returned check. The use of credit cards for deposits are accepted online via Ozone.
- (4) Refunds. Cash withdrawals and credit card reimbursements from the express card account are not permitted. Refunds by check are issued after a written request is received by the office of student accounts via email to student_accounts@owens.edu. Refund checks are written in the name of the account holder and mailed to the current address on file in the record's office. Accounts with no activity over a thirty-six month period are considered inactive. Inactive accounts will be terminated regardless of balance.
- (5) Questions on deposits or charges to a cardholder account and error resolution.
 - (a) If the account holder believes there is a discrepancy with a charge to the account, the department, which processed the transaction should be contacted within thirty calendar days. Questions regarding deposits made on an account need to be brought to the attention of the office of student accounts during normal business hours.
 - (b) If there is a discrepancy on an account, the request to review the account must be in writing via email to student_accounts@owens.edu. The account holder will be requested to include the account holder name and account number, describe the transaction in question, and explain as clearly as possible the discrepancy and indicate the date and dollar amount of the transaction. The office of student accounts will notify the account holder in writing of any corrective measures put in place. Any errors found through the investigation will be immediately corrected.

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- (6) Reporting lost, stolen or damaged cards and liability for card use. It is the cardholder's responsibility to report a lost or stolen card immediately to the department of public safety. A \$15 replacement fee will be charged for any lost or stolen card. If the express card is damaged or broken, bring the damaged card to the department of public safety for a free replacement card.
- (7) Disclosure of account information to third parties. The college will disclose information to third parties about the account holder's account or the transactions only in order to comply with court orders, to meet the requirements of applicable law, if the account holder gives written permission or if it is necessary to verify the existence and condition of the account for a third party vendor.
- (8) Account termination. The account holder may close the account at any time by giving written notice to the department of public safety and no longer using the card for any purchase or deposit. The college reserves the right to terminate the cardholder's use of the card for purchase at any time. Any obligation of the account holder to make a payment or reimbursement to the college will survive account termination.
- (9) Summary of fees.
 - (a) No transaction fee for purchase transactions.
 - (b) No transaction fee for deposit.
 - (c) No account closing fee.
 - (d) No annual service fee on inactive accounts.
 - (e) No charge for name change.
 - (f) There is a thirty dollar return check fee.
 - (g) There is a fifteen dollar replacement fee for lost, stolen or damaged cards.

These procedures were developed for implementation by the Chief Financial Officer.

This procedure conforms to the policy that has been approved by the Board of Trustees on September 6, 2016, and filed with the State of Ohio Electronic Rule Filing with the policy effective date of September 17, 2016.