Disclosure Statement

StormCard Disclosure Statement: The purpose of this Disclosure Statement is to inform you of certain rights you have under the federal Electronic Fund Transfer Act.

1. Use of the StormCard.

You may use your non-transferable StormCard at various locations on the St. John’s University Campuses to (a) purchase food, bookstore items; (b) gain admission to certain University events, (c) purchase items from vending machines at various locations on campus, (d) gain admission to authorized locations on campus; and (e) in connection with Residence Hall visitation. It is the user’s responsibility to maintain your card in good working condition, and it may not be shared or modified in anyway.

When you use your StormCard to purchase goods and services, the University will deduct the amount from your StormCard account. You may not withdraw cash from your StormCard account. All deposits must be made in person, or by using the St. John’s UIS On-Line Deposit system.

2. Limits on the Use of Your StormCard

You may use your StormCard as many times a day as you wish, provided that there are sufficient funds available in your StormCard account. You may purchase items up to the full amount available in your StormCard account at the time of the purchase without limit. If you spend all of the funds in your account, you must
make another deposit and the University must collect the funds before your StormCard will be reactivated to begin making purchases.

3. How to Contact the StormCard Office (ROTC - McDonald Center by Gate 6).

If you believe your StormCard has been lost or stolen, or that an unauthorized purchase from your StormCard account has occurred or may occur, please report this information any time of the day or night in person to the Public Safety Office, ROTC McDonald Center, 168-10 Goethals Avenue, Jamaica New York 11439 or by telephone at 718-990-6257.

If your StormCard is lost, stolen or damaged, your StormCard account will be frozen as soon as you report it to Public Safety; however, the funds in your account cannot be protected until you make the report to the University. A new StormCard will be issued to you when you report it lost or stolen. Your account will then be reactivated with the remaining balance in your StormCard account. There will be a graduated replacement fee of $25 for your first replacement card and then $35 FIXED rate for each loss thereafter to replace your card; or if it determined the card is damaged by your neglect or intentional misconduct. Stolen cards will be replaced for free upon proof of a Police Report noting the theft; after verification.

5. Records of Transactions

You can view your transaction history and current balance information online on the St. John’s UIS. Paper receipts are issued when requested at the book store and dining facility terminals.

6. Liability for Unauthorized Transfers
Visit the Public Safety Office IMMEDIATELY if you are on campus and believe your StormCard has been lost or stolen. If off campus, call 718-990-6281 and go online to deactivate your card through the UIS system. Making an immediate report is the best way to keep your losses to a minimum. Your StormCard is like cash and you could lose all of your money in the account if you take no action to notify the University of the loss of your StormCard. If you notify the University of the loss, we will freeze your account immediately.

7. Business Days

Our business days are Monday through Friday. Holidays are not included. Replacement cards may be obtained 24 hours a day, 7 days a week.

8. In Case of Error or Questions concerning Transactions

If you believe there is an error in your account or you have a question about a transaction, telephone us at 718-990-6257 or visit the Public Safety office during normal business hours. The University will require the following information: (a) your name and student identification number; (b) a description of the error or the transaction you are unsure about, (c) the dollar amount involved; and (d) a clear explanation of why you believe it is an error or why you need more information. The University will correct any error(s) promptly.

9. Disclosure of Account Information

The University will disclose information about your account or your transactions to third parties only: (a) where it is necessary to complete a transaction; (b) in accordance with your written permission; (c) in order to comply with a court order,
Government or administrative agency summons, subpoena, order, examination and/or escheat report; or (c) upon receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

10. Our Liability for Failure to Complete an Electronic Fund Transfer Transaction
If the University fails to complete a transaction on time or in the correct amount, when properly instructed by you, the University will be liable for damages caused by its failure unless: (a) there are insufficient funds in your account to complete the transaction through no fault of the University; (b) funds deposited in your account have not been collected; (c) the funds in your account are subject to legal process; (d) your card has been reported lost or stolen and you are using the reported card; (e) we have reason to believe that the transaction requested is unauthorized; (f) the failure is due to an equipment breakdown which you knew about at the time of the transaction; or (g) the failure was caused by an act of God, fire or other catastrophe, or by another cause beyond the University's control. In any case, the University shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite the University’s procedures that are in place to avoid such errors.