

The MUSTANG Card Terms & Conditions of Use

The MUSTANG Card is your official SMSU identification card, and is also used for:

- Meal Plan access at the SMSU Residential Restaurant,
- Dining Dollar purchases at all Campus Dining establishments on campus, including:
 - Coffeehouse,
 - Food Court,
 - Residential Restaurant,
 - SMSU Convenience Stores
- Mustang Money purchases everywhere on campus including:
 - all food venues,
 - Barnes & Noble Campus Store,
 - Business Services cashier's window,
 - Laundry,
 - Mustang Card Center services,
 - Mustang Zone,
 - Public Safety,
 - Snack & Pepsi vending machines,
 - Technology Resource Center
- Free Services including:
 - rides on Marshall Area Transit bus,
 - access to SMSU athletic and entertainment events,
 - library access (If you will only be using library databases and services remotely, you can request a Library Access Number without getting a physical card.),
- ATM/Debit Card when linked to an optional U.S. Bank checking account

The MUSTANG Card program will continue to grow and expand in response to the needs of the university community. As a result, policies and procedures may be adjusted.

MUSTANG Card Accounts

The MUSTANG Card provides you with the option to utilize it as a purchasing card and/or debit card to access all the necessities of campus life -- without the need to carry cash, checks or credit cards.

Mustang Money

This simple declining balance account allows you to deposit money onto your Mustang Card to use for purchases at any location on campus connected to the MUSTANG Card system, such as the Barnes & Noble Campus Store, Campus Dining locations, Mustang Zone, Laundry, Pepsi and Snack Vending locations, Technology Resource Center, and more. Most locations on campus that accept cash also accept Mustang Money. There are no monthly service fees or minimum balance requirements, this account cannot be overdrawn, and any unspent funds are carried over from term to term. Upon request to the MUSTANG Card Center, unspent balances exceeding \$25 will be refunded when the student leaves SMSU or graduates.

Dining Dollars

Funds deposited into the Dining Dollars account may only be used at SMSU Dining facilities. Each time a purchase is made from a Chartwells Campus Dining venue, the computerized registers will deduct the cost of the purchase from the Dining Dollars account and display the remaining balance. Once the Dining Dollars account balance is depleted, purchases will be automatically deducted from any funds available in the Mustang Money account.

Each semester that a student purchases a University Meal Plan, they will receive a deposit in their Dining Dollars account according to the meal plan chosen. Remaining Dining Dollars carry over from Fall Semester to Spring Semester; however, any remaining balance at the end of Spring Semester is forfeited at midnight on the last day of exam week. Dining Dollars cannot be refunded or transferred into any other account.

Deposits

You (or other wonderfully generous people such as your parents, grandparents, etc.) may add money to either of your account(s) on your MUSTANG Card as follows:

- in person at the MUSTANG Card Center located in the Student Center,
- online at www.SMSU.edu/MustangCard, or
- by mail to the Mustang Card Center, c/o Southwest Minnesota State University, 1501 State Street, Marshall, MN 56258. (Please include student's full name and 8-digit Mustang ID number)

Account Balances

Maintaining a Mustang Money Account balance is optional, and your account may be closed at any time by spending the balance down to zero.

- Cash withdrawals cannot be made.
- The balance in your Mustang Money account will be carried over from semester to semester. Your Mustang Card never expires and you may continue using it to access Mustang Money funds or your US Bank accounts for as long as you like.
 - When you graduate or retire from SMSU, the Card Center will provide you with a new Mustang Card FREE OF CHARGE in recognition of your new status, so you have an accurate and current card for your continued use.
 - You also have the option to request a refund of the remaining funds when you graduate, retire or otherwise discontinue your association with SMSU by completing a Mustang Money Withdrawal Form available on the Mustang Card website. Balances greater than \$25.00 will be returned less a \$25.00 refund processing fee. If you have less than \$25.00 in your account, we will not issue a refund check but encourage you to spend your balance.
- If your Mustang Money account remains inactive for 12 months, your balance will be refunded automatically, less a \$25.00 processing fee. The refund will be mailed to your last known address.
- Cash cannot be given for returns purchased with the MUSTANG Card. However, credit will be made to your MUSTANG Card for returned merchandise.

US Bank Option:

To expand the purchase function of your MUSTANG Card to a standard bank ATM/PIN Debit Card, you have the additional option of linking your U.S. Bank accounts to your MUSTANG Card. A MUSTANG Card linked to a U.S. Bank account will be accepted anywhere bank debit cards can be used with a PIN code. A U.S. Bank ATM is located in the dining area of the Student Center. Customers can withdraw funds from their U.S. Bank accounts FEE FREE from this ATM using their MUSTANG Card or regular U. S. Bank debit card.

MUSTANG Card Procedures

Your first MUSTANG Card is free and can be obtained at the MUSTANG Card Center located in the SMSU Student Center. Bring a government issued photo ID (Driver's License, State ID, Military ID, Tribal ID or passport) and be prepared to have your picture taken.

Criteria to obtain your MUSTANG Card:

The MUSTANG Card identifies you as a current student or employee of SMSU. University entitlements are based on current status, not future status. Undergraduate, graduate and professional students must be admitted and/or registered for classes at SMSU. Upon graduation, retirement, or any other termination of active status with SMSU, your Mustang Card benefits will be deactivated accordingly.

MUSTANG Card holders who wish to continue using their card for account access after graduation or retirement, may exchange their student/employee card for an Alumni/SMSU Community card. This one-time card exchange is free.

Photo: Digital photos are taken as part of the card issuance process. For security purposes, a new photo will be taken each time a replacement MUSTANG Card is issued.

The picture for your MUSTANG Card must show a clear, front view of your face that is a representation of your average, everyday appearance. Photo must be taken in normal street attire. You should have a neutral expression, with mouth closed and eyes open, looking directly ahead.

- No hats are permitted
- No sunglasses are permitted
- Look directly into the camera, not down or to the side
- Bangs (fringe) should not obscure the eyes or an unreasonable amount of the face
- No hand gestures are permitted in the picture
- Head coverings are only acceptable due to religious beliefs or for medical reasons, provided the head covering does not:
 - Obscure or obstruct a full front view of the face
 - Display any logo, insignia, symbol, or regalia, word or words, letter, number or character, or any combination thereof, or graphic design other than the overall pattern of the fabric or material
 - Cast a shadow onto the face
- Eyeglasses worn on a daily basis can be worn for the photo; however, there should be no reflections from the eyeglasses that obscure the eyes. Dark glasses or nonprescription glasses with tinted lenses are not acceptable unless you need them for medical reasons
- No facial or hand gestures or foreign objects are to be included in the photo

Off Campus Students: Students not attending classes on campus who wish to obtain a MUSTANG ID need to send a personal photograph, similar to a passport photo, and a copy of your driver's license, State ID, Military ID, Tribal ID or passport to the MUSTANG Card Office. You must include a return address to which the MUSTANG ID card will be sent. If no return address is included the card will not be sent. The Library Access Code needed to use SMSU library resources can be obtained without a MUSTANG ID.

MUSTANG Card Care:

Students do not receive a new MUSTANG Card ID each year. The MUSTANG Cards issued are expected to last five years, therefore MUSTANG Cards must be properly cared for. A \$25 replacement fee will be assessed for lost, stolen or damaged MUSTANG Cards.

Here are some tips to keep your card in top condition:

- Never store your ID card in the direct sunlight or expose it to excessive heat.
- Keep your card protected. Don't let it get scratched, chipped or cracked. Repeated rubbing against fabrics or other materials can dull the finish, making the text, image and magnetic strip difficult to read. We recommend carrying your card in a plastic sleeve or keychain cardholder.
- Do NOT bend, fold or punch holes in your ID card. Doing so voids the warranty and you will be assessed a damaged card fee.
- Keep your card away from electromagnetic fields such as microwaves, televisions, telephones and stereos.
- Oil from your fingers can build up on the card. We suggest cleaning the card once a semester with an Alcohol wipe (available in the MUSTANG Card Center).
- The Barnes and Noble Campus Store offers plastic card holders that protect the ID cards. Prices for the card holders range from \$0.69 to \$5.00.

Free Exchange Policy:

You may EXCHANGE your non-functioning MUSTANG Card for FREE if:

- 1) You turn in your CURRENT card, *and*
- 2) the magnetic stripe is free from scratches other than normal wear and tear, *and*
- 3) the card lays flat, *and*
- 4) all edges are factory sealed, *and*
- 5) the card is free from any other physical damage of any kind.

You may also exchange your MUSTANG Card for FREE upon graduation or retirement from SMSU and you wish to continue using a MUSTANG card for access to your accounts.

Damaged Cards:

Most damaged cards are subject to the \$25 replacement fee. However in some cases the fee may be waived by bringing in the malfunctioning card for inspection. If your card does not meet the criteria in the above Free Exchange Policy or you are unable to turn in your current card, or there is any apparent physical damage to your current card, you will be charged \$25 for a replacement.

Stolen Cards:

Stolen cards should ALWAYS be reported immediately to University Public Safety and/or to the MUSTANG Card Center during business hours. You must deactivate or "freeze" your stolen card immediately online at www.smsu.edu/mustangcard. Until the time a card is deactivated, liabilities incurred on the card are the responsibility of the card holder.

If your MUSTANG Card is stolen off campus you should also file a report with the police department of the municipality in which it was stolen. Be sure that your card is listed on the report as one of the items stolen.

Arrangements for a new replacement card must also be made by the card holder. Stolen cards are subject to a \$25 replacement fee. Mustang Money is accepted as a form of payment at the Campus Card Center; however replacement card fees cannot be added to your SMSU account.

Lost Cards:

Lost cards should be deactivated ("frozen") immediately online at www.smsu.edu/mustangcard or by calling the Card Center (537-7330) during business hours. Until the time a card is reported lost, liabilities incurred on the card are the responsibility of the card holder.

Lost cards are subject to a \$25 replacement fee. Mustang Money is accepted as a form of payment at the Campus Card Center; however replacement card fees cannot be added to your SMSU Account.

Lost cards that are turned in to the MUSTANG Card Center are kept there no longer than 2 months before being shredded. Please check with the Card Center to see if your card has been turned in to the Lost and Found there.

Temporary Cards:

Temporary replacement cards may be obtained from the Mustang Card Center. A one-dollar (\$1) deposit is required to obtain a temporary card. This deposit is refunded if the temporary card is returned within three (3) days of issue. After three (3) days, the temporary card is automatically deactivated.

Gift Cards:

Gift Cards are available at the Mustang Card Center in any amount of \$5 or greater. The funds are made available to the gift recipient on their Mustang Card as Mustang Money, and therefore never expire.

Error Resolution Procedure:

If you feel a charge has been transacted on your account which you did not authorize, you must notify the MUSTANG Card Center as soon as such a non-authorized transaction is discovered. Include information on the date and amount of the transaction, as well as any other information that may help the staff investigate your claim. You may view your account history online at www.smsu.edu/mustangcard.

Use and Ownership

The MUSTANG Card is issued to you, as part of the items to which you are entitled as a member of the University community, under the terms and conditions of use herein. Please read all terms, as these constitute legal obligations between you and the University.

Although the card is the property of SMSU, it is entrusted to you for your convenience while enrolled at the University. No account should be accessed by anyone other than you, the cardholder. Only the person pictured on the MUSTANG Card is entitled to spend money from the account. Unauthorized use, alteration or duplication for fraudulent use warrants confiscation and/or disciplinary action.

Your MUSTANG Card never expires, so keep it even after you leave the University. If you ever return as a student or employee, your card is still valid and the privileges associated with your card can be reinstated. If you wish to continue using your MUSTANG CARD to access your accounts after graduation or retirement, you can exchange your card for a free Alumni/SMSU Community card.

MUSTANG Cards must NOT be collected by departments upon termination of employment, including student employment. Because of the services associated with your MUSTANG Card, never turn in or allow your card to be collected upon termination of employment. Additionally, never allow your MUSTANG Card to be retained as collateral for department services. Report any such occurrence to the MUSTANG Card Center.

SMSU and the MUSTANG Card Center are not responsible for the refusal to accept or honor your MUSTANG Card account by any of the participating establishments under, but not limited to, the following circumstances:

- There are insufficient funds in your account at the time the purchase is requested.
- The equipment being used by the merchant or office initiating the transaction is not functioning correctly at the time the transaction is attempted.
- Your account has been temporarily or permanently suspended due to violation(s) of this agreement.
- Your MUSTANG Card has been reported as lost/stolen.

Changes to Terms

Future changes in terms and conditions regulating use of the MUSTANG Card will apply to all cards in circulation and use at that time and will supersede the terms and conditions in effect at the time the card was acquired. The University reserves the right to change any of the aforementioned policies without notice.

Privacy Policy

Your account and personal information will be kept strictly confidential. Outside parties will not be privileged to information about you, your account, or the purchases you make without your express consent, unless such disclosure is in compliance with a court order or government legislation. For more information, see SMSU Access to Information Policy.

Acceptance of Agreement

By initiating deposits and transactions on your MUSTANG Card Account(s), you have agreed to the terms and conditions of the agreement as set forth in this document.

Contact Information

Mustang Card Center
Student Center 225
Southwest Minnesota State University
1501 State Street Marshall, MN 56258

Phone: 507-537-7330

Fax: 507-537-6809

email: mustang.card@smsu.edu

website: www.smsu.edu/mustangcard

Window Hours: Monday through Thursday 9:00 am to 6:00 pm and Friday 9:00 am to 5:00 pm.

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