STATE OF COLORADO TRAVEL CARD

Lenora Kingston, State Travel Manager

Official State Business Use are the only types of charges permitted on the cards. These purchases should be limited to travel related expenses like rental cars, hotels, meals and ground transportation. Individual meals are not allowed on the Central travel card.

Taxes differ by type of card and liability. Individual travel card charges are **NOT** tax exempt; Central travel cards **ARE** tax exempt because the charges on Central cards are a state liability. The State is not liable for any personal or fraudulent charges.

Cash Advances are typically not offered. If a traveler requires a cash advance to conduct business for the State of Colorado, an exception may be approved by their Travel Compliance Designee. Cash advances are **NOT** allowed on the Central travel card.

Benefits

- Collision damage waiver (CDW/LDW) coverage for 8 passengers- or -less vehicles. For details, see www.visa.com/benefits , Click on Auto Rental Insurance-Business. Or call 1-800-VISA 911
- $500,000 in accidental death and dismemberment insurance.
- Up to $1,250 in lost baggage coverage.
- No annual card fee.
- 59 day grace period to pay the balance due with no late fee
- No upfront credit check

US Bank Access Online is an exclusive web-based electronic management tool that provides state travel cardholders with quick access to their complete account information enabling individuals to view their account activity, billing statements and dispute unauthorized charges online. https://access.usbank.com. Click on: *"Register Online".* Short company name is stofco.

Telepay is a convenient free service that allows account holders to pay US Bank statement from any touch-tone phone. Simply call 800-344-5696, specify the payment amount and it will be applied. The next day the funds will be transferred from a designated checking or savings account. If the call is received before 6:00 pm CST, the payment will be posted that same day.

E-Pay is a convenient free on-line service to pay the current balance or set up recurring payments using E-Payment. Payment requests received before 5 P.M. Central time will be credited to your account in 2 business days. Payment requests received after 5 P.M. Central time will be credited to your account in 3 business days.

Delinquency TIMELINE

- 30-45 days: Cardholder may receive courtesy call from US Bank
- 60 days: Account suspended and 1% late fee assessed
- 90 days: Account cancelled and 1% late fee assessed
- 120 days: 1% late fee assessed
- 150 days: 1% late fee assessed
- 151 days: reported to credit bureau
- 180 days: Account charged off

Late fees are accrued on a monthly basis.

Cardholder Responsibilities

Insurance Claims: Rental car accidents must be reported to VISA immediately at 1-800-VISA 911 or if not possible, within 45 days.

Lost/Stolen and Fraudulent Charges: By contract, cardholders are required to report lost or stolen travel cards and Central travel cards immediately. To report any lost, stolen or compromised US Bank cards contact US Bank: 1-800-344-5696.

(Rev. January 1, 2010)

Inactive Accounts: If a travel card is not used for 13 months, it becomes inactive and will close at 15 months. Leave $1 credit balance on it to prevent closure for inactivity. Cancel this card when employment ends by calling 1-800-344-5696.

Timely Payments: Cardholder's will not be reimbursed for late fees and are required to pay accounts in full within 59 days.

Embossing: State travel cards are embossed with the State Agency/Higher Ed Institution/Poli-sub entity name below the cardholder name. Central travel cards provide the State Tax Exempt #.

Customer service available 24/7 at 800-344-5696 or for outside the US 701-461-2010 (collect). If there are fraudulent charges, then the cardholder must contact the US Bank Fraud Unit at 1-800-523-9078 to start a fraud case.

Billing Disputes need to be communicated in writing to:

U.S. Bank

P.O. Box 6344

Fargo, North Dakota 58125-6344

Communications should include the name and account number, the dollar amount and description of the suspected error. Any communication regarding a suspected error must be received by US Bank within 60 days of the Cardholder Statement date in which the suspected error first appeared. To facilitate billing disputes, STMP has provided the US Bank Dispute Form on the state travel website.

Lost Card Protection is afforded to cardholders and to the State. You will not be liable for unauthorized charges that occur after you notify US Bank, by phone, of the loss, theft or possible unauthorized use of the travel card.

Contacts

Lenora Kingston, State Travel Manager at 303-866-3986 or Lenora.kingston@state.co.us

Jessica Wilson, Program Coordinator at 303-866-4004 or Jessica.wilson2@state.co.us

Access Online Help Desk at 877-452-8083 Option 2 **US Bank Online Training at** https://wbt.access.usbank.com