



## Your Chicago Card Plus™ Has Arrived!

Good-bye to the hassle of paying  
with cash. Hello to easy, automatic  
fare reloading.

**Never stop. Just go!**

[www.transitchicago.com](http://www.transitchicago.com)



take it everywhere.™



Online access: [www.chicago-card.com](http://www.chicago-card.com)

Phone access: **1-888-YOUR-CTA (1-888-968-7282)**  
Monday through Friday, 7 a.m. to 8 p.m.

**Please note:** To make changes to your account online, you will need your account username and account password; to make changes by phone you will need your PIN. You will also need your PIN to replace a specific card within an account.

Serial No: \_\_\_\_\_

Username: \_\_\_\_\_

Password: \_\_\_\_\_

PIN:     





# "When will CTA charge my credit card?"

**That depends on your fare choice:**

## **Pay-Per-Use**

- ▶ Your credit card was first charged when you set the initial value of your Pay-Per-Use fare choice: \$20, \$40 or \$60.
- ▶ Your credit card will be charged each time your Chicago Card Plus account is reloaded with additional money. This occurs automatically when your account value falls to \$10.
- ▶ These charges depend on the reload amount you selected when establishing the account: \$10, \$20, \$40 or \$60. A \$1 bonus is earned for every \$10 added to your account.
- ▶ If changing your fare choice to a 30-Day Pass, your credit card will be charged \$75 (cost of a 30-Day Pass) minus the amount remaining in your account at the time of the change. Your 30-Day Pass will begin the next time your Chicago Card Plus is used.

## **30-Day Pass**

- ▶ Your credit card was first charged when you selected a \$75 30-Day Pass.
- ▶ Your credit card will be charged \$75 on the 27th day of each 30-day cycle, when your account reloads a new pass.
- ▶ If changing your fare choice to Pay-Per-Use, the Pay-Per-Use fare transactions will begin upon completion of the current 30-day cycle. The change should be made prior to the 27th day of the current 30-day cycle. This prevents automatic reloading of a new \$75 30-Day Pass. If the change is made after the 27th day, the \$75 that was automatically charged to your credit card will be available for Pay-Per-Use fares upon completion of the current 30-day cycle.
- ▶ Your credit card will be charged for all passback\* charges incurred.

\* See passback policies listed below under fare choices.

**To change your fare choice or reload amount:** Both Pay-Per-Use and 30-Day Pass customers can log on to [www.chicago-card.com](http://www.chicago-card.com) or call 1-888-YOUR-CTA, Monday through Friday, 7 a.m. to 8 p.m. No interruptions in card usage will occur during reloading or change of fare choice.

## Learn more about the two fare choices:

### Pay-Per-Use

- ▶ Full fares and transfers are deducted from your online account each time you ride.
- ▶ A \$1 bonus is earned for every \$10 added to your account. This bonus can be earned only when adding value to Chicago Card® and Chicago Card Plus accounts.

### 30-Day Pass

- ▶ Provides unlimited rides for 30 consecutive days beginning with the first ride taken with Chicago Card Plus.
- ▶ A new 30-day cycle is triggered only when the first ride is taken after completion of the preceding 30-day cycle.

**Passback privileges** allow up to seven customers to board the same bus or pass through the same rail station turnstile within up to an 18-minute period using your card. Each passback ride will have the appropriate fare (full fare or transfer) deducted from your account. If you have chosen a 30-Day Pass, your fare will be recorded as an unlimited ride on the 30-Day Pass. Each passback ride will have the appropriate fare (full fare or transfer) deducted from your Chicago Card Plus account and charged to your credit card. The charge will include all passback charges plus \$10, which will be immediately available for future fare payment. For more information on passback, visit [www.chicago-card.com](http://www.chicago-card.com).



## **“What more can I possibly do with a Chicago Card Plus account?”**

- ▶ Order up to five cards for family members, business associates, or employees on the same Chicago Card Plus account (only one credit card per account can be used for reloading value).
- ▶ Go online to view your transaction history for each card in your account and track expenses for business purposes. Please note: there may be a short delay in the posting of transaction data.
- ▶ All personal information (e.g., PIN, phone number, e-mail address, mailing address, credit card information) can easily be changed online at [www.chicago-card.com](http://www.chicago-card.com) or by calling 1-888-YOUR-CTA (1-888-968-7282), Monday through Friday, 7 a.m. to 8 p.m.
- ▶ Cards and accounts may be cancelled either online at [www.chicago-card.com](http://www.chicago-card.com) or by calling 1-888-YOUR-CTA (1-888-968-7282), Monday through Friday, 7 a.m. to 8 p.m. Account balances are non-refundable and non-transferable. All cancelled cards will remain active until their balance has reached \$0.



# **"What if my Chicago Card Plus is lost, stolen or damaged?"**

## **Obtaining a replacement card:**

- ▶ Log on to your account at [www.chicago-card.com](http://www.chicago-card.com). Select the card you would like to replace and click on "Replace Card." Or call CTA Customer Service at 1-888-YOUR-CTA (1-888-968-7282), Monday through Friday, 7 a.m. to 8 p.m. Have your account username and PIN ready.
- ▶ TTY for hearing and speech-impaired customers only: 1-888-CTA-TTY1 (1-888-282-8891)
- ▶ Your card will be replaced with the balance that was available when CTA was first notified, minus a \$5 replacement fee.

**If your card is damaged, please return it to the CTA at the following address:**

## **Chicago Card**

**Chicago Transit Authority  
901 W. Division Street  
Chicago, IL 60622-4216**



## The last few things to know:

- ▶ Chicago Card Plus is accepted for full fare payment on all CTA rail and bus routes and Pace buses (except Pace route #835).
- ▶ To board a bus or enter through a rail station turnstile, simply touch your Chicago Card Plus to the touchpad on the front of rail station turnstiles and bus fareboxes on all CTA routes and Pace buses.
- ▶ Your choice of Pay-Per-Use or 30-Day Passes may not be accurately reflected on bus farebox and rail station turnstile displays but will be accurately reflected in your account.
- ▶ If your credit card expires or is rejected, your Chicago Card Plus will be deactivated when a Pay-Per-Use account reaches \$0, or when a 30-Day Pass is completed. You will receive an e-mail notifying you of any deactivation.

Look for a target like this on bus fareboxes and rail station turnstiles.



Chica

Ry

*Chicago*

*Card*  
**PLUS**™

*On-Time*

*Clean*

*Safe*

*Friendly*

WWW.L

© 2005 CTA



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**Chicago Transit Authority**

**Customer Service:**

1-888-YOUR-CTA (1-888-968-7282)

**TTY for hearing and speech-impaired only:**

1-888-CTA-TTY1 (1-888-282-8891)

**Travel Information:**

312-836-7000

[www.transitchicago.com](http://www.transitchicago.com)

[www.chicago-card.com](http://www.chicago-card.com)





**Serial#:**

**000494408**

**Auth Code:**

**281**

**Important Chicago Card Plus™ Information Enclosed**





# Chicago Card Plus™ Terms and Conditions

These terms and conditions, along with your order form, constitute your Chicago Card Plus Agreement and shall also apply to all of your subsequent Chicago Card Plus ("CCP") purchases. Please read this Agreement carefully and keep a copy for your records. If you have not already accepted these terms and conditions when you ordered your card, use of your card or failure to return your unused card to the CTA within 10 days of receipt will constitute acceptance of these terms and conditions. Failure to comply with this Agreement may result in termination of your account.

## When you apply for and use a CCP, you agree as follows:

### Applying for a Chicago Card Plus

You will be charged a non-refundable \$5 fee for any CCP you purchase. You agree that all information on your CCP application is true, correct, and complete. It is your responsibility to ensure that the information you provided on your application such as credit card information associated with your account, including the expiration date of your credit card, is updated as necessary to remain current. All information that you provide to the CTA in connection with your CCP account is subject to investigation and verification by the CTA. You authorize the CTA to contact your employer or credit card company listed in your application to determine your eligibility for the CCP and/or the Transit Benefit program where applicable.

### Using Your CCP

You may not combine or transfer balances on a CCP and any other fare cards, including Chicago Cards, Transit Cards, and other CCP cards. Do not insert your CCP into CTA fare equipment. You will be charged a \$5 fee to replace a card that was inserted into CTA fare equipment. The CTA reserves the right to inspect your CCP at any time for damage or abuse.

If your CCP account balance is insufficient to pay for transit rides taken using your CCP, you will remain liable to the CTA for all outstanding amounts due. The CTA reserves the right to use any reasonable means necessary to collect outstanding balances on your CCP.

Your CCP will expire in approximately four years. You may check the expiration date for your CCP on any of the Passenger Information Units near the Customer Assistance kiosks in CTA rail stations or by calling 1-888-YOUR-CTA, Monday through Friday, 7 a.m. to 8 p.m. TTY for hearing and speech-impaired customers only: 1-888-CTA-TTY1 (1-888-282-8891). After your CCP expires, you may obtain a new CCP with an account loaded with the balance of your CCP account at the time of expiration by contacting CTA Customer Service.

### Fare Choices

You may use your CCP to pay for rides you take on the CTA and Pace systems (except Pace route # 835) either: (1) through participating in your employer's Transit Benefit program to have your Transit Benefit dollars credited directly to your CCP account; or (2) by providing the CTA with a valid credit card number that the CTA may charge to credit your CCP account in accordance with the selections you made when setting up your CCP account or buying additional CCPs or changes made to the same.

If you would like to add money to an existing account, you may also bring cash, money orders, or RTA Transit Checks to the CTA headquarters and have value added to your account as long as there is a valid credit card assigned to your account or you are an active participant in your employer's Transit Benefit CCP program. The vending machines in rail stations cannot be used to add money or to check balances on your CCP.

Under either payment method (Transit Benefit or credit card), you may elect to have either a 30-Day Pass or Pay-Per-Use fare type loaded into your account for your CCP.

**30-Day Pass.** If you elect the 30-Day Pass fare choice for your CCP, the pass will be good for rides on the CTA and Pace systems for a period beginning with the first ride taken with your CCP and continuing for 30 consecutive days. By selecting the 30-Day Pass fare choice, you authorize the CTA to charge your credit card the amount necessary to purchase another 30-Day Pass three days before the end date of your prior 30-Day Pass, unless you elect to change your fare choice to Pay-Per-Use prior to that time. If you are a Transit Benefit customer, your account may be reloaded with the funds to purchase your next 30-Day Pass (unless you have told your employer otherwise or are suspended from Transit Benefit for any reason) on the last day of each calendar month regardless of how many days are left in your current pass. Your next pass will then begin with the first ride taken with your CCP after the completion of your previous pass.



**Pay-Per-Use.** If you elect the Pay-Per-Use fare choice, the appropriate fare amount will be deducted from the balance in your CCP account each time you touch your card to fare collection devices on the CTA and Pace transit systems. If you are a Transit Benefit customer, your account balance will automatically be reloaded on the last day of each calendar month (unless you have told your employer otherwise or are suspended from Transit Benefit for any reason), provided that your employer has made the funds available to the CTA in a timely manner. If you are not a Transit Benefit customer, your credit card will be charged the amount you have elected (\$20, \$30, \$40, or \$60) for the initial value of your CCP. By selecting the Pay-Per-Use fare choice, you authorize the CTA to charge your credit card the amount you have chosen (\$10, \$20, \$30, \$40, or \$60) each time your account balance falls to \$10.

If your CCP account cannot be automatically replenished for any reason, your card will be deactivated once your account balance is \$0. After your card is deactivated, it may be reactivated if your employer adds Transit Benefit dollars to your CCP account or if you provide the CTA with a valid credit card number.

### **Switching Your Fare Choice**

You have the option of altering your fare choice (Pay-Per-Use or 30-Day Pass) at any time. To switch from a 30-Day Pass to Pay-Per-Use, the Pay-Per-Use fare transactions will begin with the first ride taken using your CCP upon completion of the current 30-day cycle for your pass. The change should be made prior to the 27th day of the 30-day cycle for your pass. This prevents automatic reloading of a new \$75 30-Day Pass. If you elect to change to Pay-Per-Use after the 27th day of your pass cycle but before the end of the 30th day, your account will be reloaded with \$75 (rather than the reload amount you elected for Pay-Per-Use) which will be available for Pay-Per-Use fares upon completion of the current 30-day cycle for your pass.

If you switch from Pay-Per-Use to a 30-Day Pass, you authorize the CTA to charge your credit card an amount equal to the difference between \$75 (cost of a 30-Day Pass) and the amount remaining in your account after all Pay-Per-Use rides have been properly accounted. Your 30-Day Pass will begin the first time your CCP is used after you submit the change. If you are a Transit Benefit customer, your account will be debited \$75, provided there is a sufficient balance in your account, when you take your first ride following the change to a pass. The change will not be effective if you have insufficient funds in your account to cover the cost of a pass and you have not provided the CTA with a valid credit card number to back up your CCP account.

### **Passback on Your CCP**

You may use your CCP to pay for up to seven transit rides taken on the same bus route or from the same rail station at the same time (within up to 12 minutes for bus and 18 minutes for rail). Multiple rides taken using the same card at the same time will be considered to be rides taken by other customers using transit with you ("passback rides") and the fare for such rides will be calculated accordingly. You will be responsible for all fares for rides taken using your CCP that are considered to be passback rides, which will be deducted from your CCP account.

**Passbacks on a 30-Day Pass.** If you have chosen a 30-Day Pass, the first ride taken with your CCP will be recorded as an unlimited ride on the pass. Other rides taken using your CCP on the same bus route or at the same rail station at the same time (within up to 12 minutes for bus and 18 minutes for rail) will be counted as a passback ride and will not be counted as an unlimited ride on your 30-Day Pass. The appropriate fare (full fare or transfer) for rides counted as passback rides on 30-Day Passes will be deducted from your CCP account. Your credit card will then be charged an amount necessary to bring your total CCP account balance back to \$10, which will be available for future fare transactions. If you are a Transit Benefit customer, additional rules may apply. (See "Transit Benefit Users" below.)

### **If Your CCP is Lost, Stolen, or Damaged**

If your CCP is lost, stolen, or damaged, you must notify the CTA immediately by going to [www.chicago-card.com](http://www.chicago-card.com) and submitting a customer service request or by calling 1-888-YOUR-CTA (1-888-968-7282) Monday through Friday, 7:00 a.m. to 8:00 p.m. The TTY phone number for hearing and speech-impaired customers only is: 1-888-CTA-TTY1 (1-888-282-8891). Once you notify the CTA that your CCP is lost, stolen, or damaged, your CCP **will be turned off so that it will no longer work.** Once your CCP is turned off, it may not be reactivated or used again and you will need to obtain a replacement card. Until you properly notify the CTA that your CCP is lost, stolen, or damaged, the CTA will continue to deduct fares from your account each time your CCP is used. You will remain responsible for all rides taken using your CCP until you report your card lost or stolen. You will not be responsible for unauthorized use of your lost or stolen CCP after you properly report your card missing. Damaged cards should be returned to the CTA.

You will be charged a non-refundable \$5 replacement fee to obtain a new CCP. Your new CCP will include the balance of your old CCP at the time you properly reported it lost, stolen, or damaged. You must provide customer service with the personal identification number ("PIN") for your CCP in order to get it replaced.



**30-Day Pass Users.** If your fare choice was for a 30-Day Pass at the time your CCP is lost, stolen, or damaged, your pass will not be reset or suspended. If you do not receive your replacement CCP within 6 days after you report your CCP lost, stolen, or damaged and our customer service representative is able to verify that your new card has not yet been used, your \$5 replacement fee will be credited to your CCP account.

### **Checking Account Balances**

You may check your account balance on-line at [www.chicago-card.com](http://www.chicago-card.com) or by calling 1-888-YOUR-CTA, Monday through Friday, 7 a.m. to 8 p.m. All transactions may not be immediately reflected on your on-line transaction history. The CTA will try to use e-mail to notify you of significant account issues including the following: 1) if for any reason your account reaches \$0; (2) when your credit card expiration date is drawing near; (3) when your account could not be automatically reloaded with the credit card number you have provided; (4) when your account has reached the maximum balance limit; and (5) any other optional messages you have elected to receive.

### **Transit Benefit Users**

The following additional terms apply to customers who elect to have pre-tax dollars from their paychecks loaded onto their CCP accounts by their employers as part of the Transit Benefit Program.

All Transit Benefit dollars credited to your CCP account will be available to pay for transit for a period of one year.

CTA disclaims any responsibility for the failure of your employer to assign Transit Benefit dollars to your account in a timely and consistent manner.

No cash refunds will be given for Transit Benefit dollars.

The maximum balance allowable on your CCP card is \$300. Your employer will be suspended from reloading Transit Benefit dollars into your account once your account balance reaches \$300. That suspension will be lifted after your balance falls below \$300.

If you are a Transit Benefit customer and have provided the CTA with a valid credit card number to back up your CCP account, the CTA will charge that credit card only when your balance falls below \$0 or to cover passback rides. Once your account balance falls below \$0, your credit card will be charged an amount necessary to bring the balance of your account to \$10, which will be available to pay for future fares.

If you have elected not to provide a credit card for your CCP account, your CCP will be deactivated once your card balance reaches \$0. Your CCP will remain deactivated

until Transit Benefit dollars are added to your account or you provide the CTA with a valid credit card number to reload your account. You will remain responsible for any rides taken using your CCP and Transit Benefit dollars added to your account will be used to cover any negative balances reflected on your account. If you have elected a 30-Day Pass, the CTA reserves the right to change your election to Pay-Per-Use if there are insufficient funds in your CCP account to purchase a 30-Day Pass after negative balances are paid in full.

Like all CCP holders, you are responsible for paying replacement fees if your CCP is lost, stolen, or damaged. Your employer may automatically add the \$5 fee to your elected pre-tax deduction.

Your participation in your employer's Transit Benefit Program and use of Transit Benefit dollars is subject to certain laws, rules, and regulations including Section 132 of the Internal Revenue Code, 32 U.S.C. § 132. The CTA disclaims any and all liability for the failure of you or your employer to follow laws, rules or regulations that govern your Transit Benefit dollars and/or your employer's Transit Benefit Program. Your pre-tax payroll funds may only be used to pay for rides you take to and from work and work-related purposes. The CTA reserves the right to suspend your CCP for misuse of Transit Benefit funds or take other appropriate action.

### **Cancelling Your CCP**

You may cancel your CCP account or a particular card on your account at any time by going on-line to [www.chicago-card.com](http://www.chicago-card.com) or calling CTA customer service. If you cancel your account, the value on your CCP (or CCPs) at the time you cancel will continue to be available for transportation. When each CCP reaches \$0, the CTA will turn off that CCP. You will have access to your transaction history until your CCP has been turned off and your account access terminated. You are responsible for all rides taken on your CCP even if it has been cancelled.

To cancel a CCP with Transit Benefit dollars on it, you must have your employer cancel you out of its Transit Benefit program during their normal update window. Once your employer has cancelled your ability to receive pre-tax dollars in your CCP account, you will be able to cancel your CCP.

### **Termination**

CTA may terminate this Agreement at any time and for any reason. Upon such termination, the CTA may block use of your CCP or request surrender of your CCP. Upon CTA's termination, you shall be entitled to a refund of any value remaining on your CCP after costs and fees due under this Agreement or otherwise under the law have been paid.



If you cancel your CCP account or your account is terminated pursuant to these terms, you will remain responsible for any and all fares that are or become due on your CCP account.

### **Governing Law**

This Agreement shall be governed and construed in accordance with the laws of the State of Illinois. Venue shall lie in Cook County, Illinois.

### **Privacy Policy**

Your use of the CCP is subject to the terms of our Privacy Policy Statement. In general, the CTA may use the information it collects in connection with the CCP program for the management and promotion of CTA and other regional transit services and fare media. We will not sell or disclose your information for any other purpose without your written consent, unless there is a legal requirement for such disclosure.

Personal information you give to us when you purchase your CCP may be linked to information about the use of your card. We will use that information to implement our policies allowing for the recovery of balances on lost or stolen cards. Information concerning your CCP account that is available on-line will be protected through the use of user names, passwords and PIN numbers that you choose. By providing us with your e-mail address, you agree to receive information concerning your account and the CCP program.

For more information about the CTA's privacy policy, please refer to our Privacy Policy Statement on our web site or call 1-888-YOUR-CTA (1-888-968-7282).

### **Disclaimer**

THE CTA EXPRESSLY DISCLAIMS ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED OR EXPRESS WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR CONFORMITY WITH MODELS OR SAMPLES. YOU AGREE TO INDEMNIFY AND HOLD THE CTA HARMLESS FROM AND AGAINST ANY AND ALL DAMAGE, LOSS, COSTS, EXPENSE, OR LIABILITIES RELATING TO, ARISING FROM, OR AS A RESULT OF YOUR USE OF YOUR CCP.

You agree to pay any costs, including reasonable attorneys' fees, incurred by the CTA to enforce the terms of this Agreement.

### **Severability**

The invalidity of any term or terms of this Agreement shall not affect any other term of this Agreement, which shall remain in full force and effect.

### **Modification**

The CTA reserves the right to change these terms and conditions at any time without advance notice. If we decide to change our terms and conditions, we will post the new terms and conditions on [www.transitchicago.com](http://www.transitchicago.com) at least 30 days before they become effective.

### **Assignment**

You may not assign the obligations or benefits of this Agreement.

### **Regulations**

Use of the CCP is subject to all applicable tariffs, terms, conditions, rules, regulations, policies, and procedures.

Questions about these terms and conditions should be directed to Customer Service at 1-888-YOUR-CTA.

Revised: 11/23/04

# Important facts to keep in mind about your Chicago Card Plus™.

- Value cannot be added to your Chicago Card Plus at CTA Transit Card Vending Machines.
- Your choice of Pay-Per-Use or 30-Day Passes may not be accurately reflected on bus farebox and rail station turnstile displays but will be accurately reflected in your account.
- To board a bus or enter through a rail station turnstile, simply touch your Chicago Card Plus to the touchpad on the front of rail station turnstiles and bus fareboxes on all CTA routes and Pace buses. Do not insert your Chicago Card Plus into any fare equipment slot.
- If you have any questions or concerns you may visit [www.chicago-card.com](http://www.chicago-card.com) or call CTA Customer Service at 1-888-YOUR-CTA (1-888-968-7282), Monday through Friday, 7 a.m. to 8 p.m.





**Keep this PIN in a safe place.** MY PIN:

If your Chicago Card™ is lost, stolen, or damaged, you will need to provide this PIN to the CTA to receive a replacement card.



**Call 1-888-YOUR CTA or visit [www.transitchicago.com](http://www.transitchicago.com) if you have questions.**