

Unlock the possibilities!

Your **Easy Refund Card** Debit MasterCard® is the key to faster refunds and more!

Welcome to the power of choice! Anderson University has partnered with Higher One to provide you with faster options for receiving your AU refunds and powerful tools to make managing your finances a snap. Read on to learn more...

What to look for in the mail

The card will be sent to the mailing address you registered with AU. Remember, you'll want to activate your refund preference as soon as possible to avoid delays in receiving your refund money.



Look for the green envelope in the mail from Higher One and Anderson University.

Selecting a refund preference

Upon receiving your Easy Refund Card, simply visit **EasyRefundCard.com** to activate your refund preference. Remember, even if you are not currently anticipating a refund from AU, they may have one for you in the future; so it is critical that you activate your refund preference as soon as your card arrives.

Your refund options

The Easy Refund Card means innovative choices for refund delivery and more of them! Simply select the refund option that is best for you. Your refund options include:

- **Easy Refund to the OneAccount** (refunds available the same day AU releases them).
- **ACH Transfer to other bank** (refunds available 2-3 business days).

What is an Easy RefundSM to the OneAccount?

As your fastest refund option, Easy Refund is the direct deposit of your money to a no minimum balance, no monthly fee checking account, called the OneAccount—directly linked to your Easy Refund Card. With money in your OneAccount, you can make purchases with your Easy Refund Card wherever Debit MasterCard® is accepted and easily manage your finances. Simply put, there is no faster or more convenient way to receive your refunds and take advantage of great account features like:

- The ability to **make deposits** and easily **send money**.
- **Online banking** available 24 hours a day, 7 days a week.
- Detailed **online statements** and **Mobile Alerts** that make it easy to track balances, deposits, checks and purchases.

Avoid PIN Fees!

Using your Easy Refund Card for free is easy. Simply choose "CREDIT" instead of "DEBIT" at the checkout counter, swipe your card and then sign the receipt. Signing the receipt means you won't be charged a PIN-Based Transaction fee for using the card. It also means your purchases are eligible for the MasterCard® Zero Liability Protection policy (PIN-Based Transactions are not).





Higher One takes your privacy and security very seriously. We are a license of the TRUSTe Privacy Program, which means we disclose our information practices and have our privacy practices reviewed for compliance by TRUSTe.

EasyRefundCard.com



Banking services provided by The Bancorp Bank, Member FDIC. The Easy Refund Card is issued by The Bancorp Bank pursuant to license from MasterCard International Incorporated. The card is administered by Higher One, Inc.

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Money 101

Introducing a great way to get personal with your finances! Visit **EasyRefundCard.com** and click on the Money 101 tab for articles and tips to help you with:

- **Budgeting.**
- **Saving.**
- **Smart spending.**
- **Free OneAccount use.**

OneRewards

Students, get cash back for simply using your Easy Refund Card! With OneRewards, when you use your Easy Refund Card to make purchases at participating merchants, you'll receive cash back into your OneAccount. It's the smart way to get more out of using your Easy Refund Card! Log in to **EasyRefundCard.com** and click on the OneRewards tab to learn more.

Have questions? Try EasyHelpSM

Have questions about the Easy Refund Card or OneAccount? Simply visit **EasyRefundCard.com/easyhelp** for the information you need 24 hours a day, 7 days a week with EasyHelp!

Parents...what you want to know

Financial Literacy

We recognize that for many students this may be their first experience with banking and one that may define money management habits for years to come. With this in mind, we're dedicated to helping students learn fiscal responsibility they can use well beyond the college years.

Higher One provides financial literacy to students in multiple ways, including:

- Campaigns designed to **educate students** about responsible account usage and overall money management.
- Online demonstration videos that **build knowledge** and educate on topics such as refund choices, card benefits and account services.
- Money 101, a student-focused email newsletter and information repository for financial education, **responsible spending and smart saving.**

Zero Liability!

Thanks to the MasterCard Zero Liability Protection policy, there are never worries about a lost or stolen card. Zero Liability means that your student won't be held responsible in the event of unauthorized use. Simply notify Higher One immediately if the card is lost, or suspicious activity is suspected.

Easily send money to your student

One of the reasons the OneAccount is so flexible is the ability for you to send money to your student electronically—where it will be directly deposited into their OneAccount. Sending money is easy and requires no special trip to your bank. Visit the "Family and Friends" section at **EasyRefundCard.com** now to begin.