

The Higher One Easy Refund Card

As of Spring Semester 2007, Albany State partnered with Higher One, a financial institution, to offer quicker access to student refunds. All student refunds, including Financial Aid refunds, will be disbursed to students via Higher One's Easy Refund Card. All students should activate their Easy Refund Card even if they do not receive Financial Aid since refunds for withdrawals and overpayments will also be disbursed through the Easy Refund Card.

When activating the Card, the student will have the opportunity to choose one of three ways to receive their refund:

- 1) Easy Refund Card;
- 2) Automated deposit (ACH) to a bank of the student's choice; or
- 3) Paper check (**NOT OPTION FOR INCOMING STUDENTS AS OF FALL 2008**)

The Easy Refund Card is the quickest option, while ACH deposit usually takes 2 - 3 days longer to receive. The paper check can take up to seven days longer to receive.

The Easy Refund Card is a debit MasterCard® that can be used to make purchases at millions of locations worldwide and online, wherever Debit MasterCard® is accepted. The Easy Refund Card can also be used to open a free checking account, the One Account. Carrying the Easy Refund Card is safer than carrying around a lot of cash, and making purchases with a debit card is easier than writing a check. All of the debit purchases show up directly on the One Account online bank statement so there is the added benefit of always knowing how much money they've spent, where they have spent it and how much is left in the account. Usually students would have to pre-qualify for a Debit MasterCard®, but Albany State University students can get the power of Debit MasterCard® as another benefit of being enrolled.

The Easy Refund Card will be mailed to the mailing address on file in the Banner System. **DO NOT THROW IT AWAY.** You do not have to OPEN the HigherOne debit/checking account but you must make a choice as to payment method.

Additional information about the Higher One refund card can be obtained from the following websites:
<http://www.higherone.com> or <http://www.easyrefundcard.com/landing/easyrefund/index.jsp>.