

F.A.Q.

The new **Crowder OneCard** is the key to faster refunds!

Crowder College has partnered with Higher One, a financial services company focused solely on higher education, to offer faster delivery of refunds to students. Higher One will help bring this method for receiving refunds via the Crowder OneCard Debit MasterCard®. The Crowder OneCard will be your key to faster refunds and increased choice for receiving your Financial Aid or school refunds, including the preferred Easy RefundSM method. Easy Refund is by far the fastest and easiest way to gain access to your refund money—literally the same day Crowder releases it. With this service on the way to campus, it's natural that you may have some questions. Below are answers to some of the most frequently asked questions about the all-new Crowder OneCard and this new refund process.

1. How are refunds from Crowder College delivered to students?

Refunds are delivered via the option selected when activating the Crowder OneCard. Activate your refund preference and make your refund selection online by visiting CrowderOneCard.com. Once your refund preference is selected, funds are sent from Crowder to Higher One who then disburses the refunds according to your selection. If you want the fastest access to your money, simply choose to have your refunds deposited directly into your OneAccount—a fully functioning FDIC Insured checking account. (Please note: In order to receive a refund, you must **SELECT YOUR REFUND PREFERENCE** as soon as your card arrives in the mail.)

2. How do I get my Crowder OneCard?

Crowder College students will receive a Crowder OneCard from Higher One in the mail at their primary address on file with Crowder.

3. I don't think I will ever get a refund. Why is it important to select a refund preference?

Although you might not currently expect a refund from Crowder College, we may have a refund for you in the future. After all, it may be necessary to drop a class, a class may be cancelled or you may simply receive a scholarship or assistance you were not anticipating. Selecting your preferred method to receive refunds from Crowder ensures you'll always receive your refunds in a timely manner.

4. What if I already selected a refund preference?

Even if you're already receiving a refund from Crowder College, you are required to activate your refund preference as soon as you receive your card! It only takes a minute to activate your refund preference with Crowder and Higher One to avoid any delays in getting your refund.

5. What are my options for receiving Financial Aid or other refunds?

- Easy RefundSM deposit to the OneAccount, a no monthly fee checking account (refunds available the day Crowder releases them to Higher One).
- Transfer to another account (ACH) (refunds available in 2-3 business days).
- Receive a paper check (refunds available in 5-7 business days).

6. What exactly is the OneAccount?

The OneAccount is a fully functioning FDIC Insured checking account with no minimum balance and no monthly fees. Selecting the OneAccount allows you to access your refunds quicker and easier than ever before and offers a world of great benefits such as:

- FREE Internet banking features
- The ability to make purchases anywhere Debit MasterCard is accepted.
- You may also withdraw cash with no fees at Higher One ATMs located on or around campus.

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7. What are the advantages of having my refunds deposited directly to my OneAccount?

- Depositing your refund to the OneAccount and selecting an Easy Refund is the quickest way to gain access to your refund money.
- The Crowder OneCard is **NOT A CREDIT CARD**. However you can use it for purchases at all participating merchants that accept Debit MasterCard, get cash at ATMs, pay bills and more.
- Parents and friends can easily send you money online with a simple email and a linked bank account.

8. How will I know when my Financial Aid or other refund has been direct deposited to my OneAccount?

Higher One will send an email to the address you entered during activation when your refund has been deposited to your OneAccount. Additionally, you can view the details of your OneAccount by accessing your statement online at CrowderOneCard.com or by signing up to receive text messages sent directly to your cell phone with Mobile Alerts.

9. Can I have my refund deposited to another bank account?

Yes. You may have your refund deposited to the bank of your choice. In order to have your refund deposited to your bank, activate your refund preference as soon as you receive the card by visiting CrowderOneCard.com. During the activation process, select ACH Transfer to other bank for your refund preference and simply complete, print, and send the required third party form to the designated address. The form will be available online during the activation process.

10. Why is the MasterCard Brand Mark on my new Crowder OneCard?

The Crowder OneCard can be used to make purchases wherever Debit MasterCard is accepted. It is important to note that the Crowder OneCard is **NOT A CREDIT CARD**, but rather a **DEBIT CARD** backed by the purchasing power of the MasterCard Network.

11. Is this replacing my student ID card?

Yes. Once activated, the all-new Crowder OneCard will replace your current Crowder student ID for building entry, library services, printing services, meal plan purchases and identification on campus.

12. What if I have additional questions?

Answers to additional questions along with an activation demo can be found by visiting CrowderOneCard.com, or stopping by Admissions Office to learn more today. Additionally, Higher One offers easy answers to your questions with Easy HelpSM—our self-service database containing answers to frequently asked questions.

CrowderOneCard.com



Banking services provided by The Bancorp Bank, Member FDIC. The Crowder OneCard 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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