Your Financial Aid and Other Refunds are Easier with the New UND Refund Choice Card

How are UND refunds delivered to students?
In order to provide students a faster way to receive excess financial aid and other refunds and to provide better customer service to our students, UND has contracted with Higher One to distribute refunds via the UND Refund Choice Card. Each registered student at the University of North Dakota will receive a UND Refund Choice Card. Your card will arrive in the mail at the HOME address you specified in Campus Connection. To receive your refund, you must activate your UND Refund Choice Card. During card activation, you will choose how to receive your refund money. If you want faster access to your funds, choose to have your refunds deposited directly into your OneAccount. Activate your card and make your refund selection online at UNDRefundChoiceCard.com.

Can I have my refund deposited to my existing bank account?
Yes, this transfer may take 2-3 business days from the day the University releases the funds. In order to have your refund deposited to your existing bank account, first activate your UND Refund Choice Card at UNDRefundChoiceCard.com. For this option, you will need to complete, print and mail the ACH Transfer form or complete the electronic ACH form online. This form is at UNDRefundChoiceCard.com.

If I have my refunds direct deposited (ACH transfer) to my existing bank account, how will I know when my refund has been deposited?
By logging into Campus Connection, you can review your account to determine whether a refund has been processed. If a refund has been processed, it will take approximately 2-3 business days from the refund processing date before the refund will be deposited to your existing bank account. You should also confirm with your bank that the amount has been deposited. You may also subscribe to Higher One Mobile Alerts. Sign up at UNDRefundChoiceCard.com.

Does the UND Refund Choice Card replace my University Identification Card (U Card)?
No, the UND Refund Choice Card does not replace your U Card. Please do not throw away your U Card, as you will still need it to access many services at UND.

What is the OneAccount?
The OneAccount from Higher One is a fully functioning FDIC insured checking account that allows you to access your student refunds quickly and easily. The OneAccount has no minimum balance, no monthly fees, and free Internet banking features. With it, you can use your UND Refund Choice Card to make purchases anywhere Debit MasterCard® is accepted.

What if I have never received refunds from UND in the past? Do I need the UND Refund Choice Card?
Yes, even if you have not received refunds from UND in the past, KEEP YOUR UND REFUND CHOICE CARD. The UND Refund Choice Card is required to select your preference for receiving your excess financial aid and other refunds. These options include:

1. Easy Refund (depositing your refund to your OneAccount)
2. Direct Deposit (ACH Transfer) to your current bank account

Making your initial refund preference or changing your preference later requires the UND Refund Choice Card. A $20 fee will be assessed for a replacement card.

What are the advantages of having my refunds deposited directly to my OneAccount?
1. Easy Refund (depositing your refund to your OneAccount) is the quickest way to gain access to your money.
2. You can use the UND Refund Choice Card as a debit card (NOT A CREDIT CARD) to make purchases at all Debit MasterCard locations, access cash at an ATM, pay bills, send money electronically and so much more.
3. There is no monthly fee or minimum balance for the One Account. *These types of fees or minimum balance requirements may be associated with other bank accounts.
What a difference a day makes... when it comes to your refund.
Only Easy Refund allows you to avoid the wait by depositing your refund the same day UND releases it...a lot can happen in a day!

| Day 0 | College or University
|-------|------------------------|
|       | Refund file released and money sent to Higher One
|       | Higher One delivers the money based on the chosen refund preference

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<tr>
<th>Same Day</th>
<th>1. Easy Refund to OneAccount</th>
<th>Funds Available</th>
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<td></td>
<td>2. Electronic Transfer (ACH)</td>
<td>Funds Transferred</td>
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Day 1

Day 2

Day 3

Refund Timeline

How will I know when my refund has been deposited to my OneAccount?
You will receive an e-mail when your refund has been directly deposited to your OneAccount. You can also see details of your OneAccount on-line or subscribe to Higher One Mobile Alerts at UNDRefundChoiceCard.com.

Why is the Debit MasterCard® logo on the new UND Refund Choice Card?
The UND Refund Choice Card is the card you use to access your funds if you choose to accept the OneAccount. With the Debit MasterCard logo on it, you can use the card as a debit card wherever Debit MasterCard® is accepted. The card is NOT a credit card. It is a DEBIT card.

What will happen to my refund if I don’t activate my UND Refund Choice Card?
UND will not be able to disburse your refund to you. Regardless of whether you anticipate that you will receive a refund, it is important to activate your card and choose a refund preference at UNDRefundChoiceCard.com.

What do I do if I did not receive my UND Refund Choice Card in the mail?
You may log on to UNDRefundChoiceCard.com and use the “Where’s my Card” self-help feature that will provide you with the real time status of your card. Or, you may contact Student Account Services at UND.studentaccounts@UND.edu, or 701.777.3911, or visit Twamley Hall, Room 204.

What if I have additional questions?
For more information about the UND Refund Choice Card and refunds, please visit UNDRefundChoiceCard.com/easyhelp.