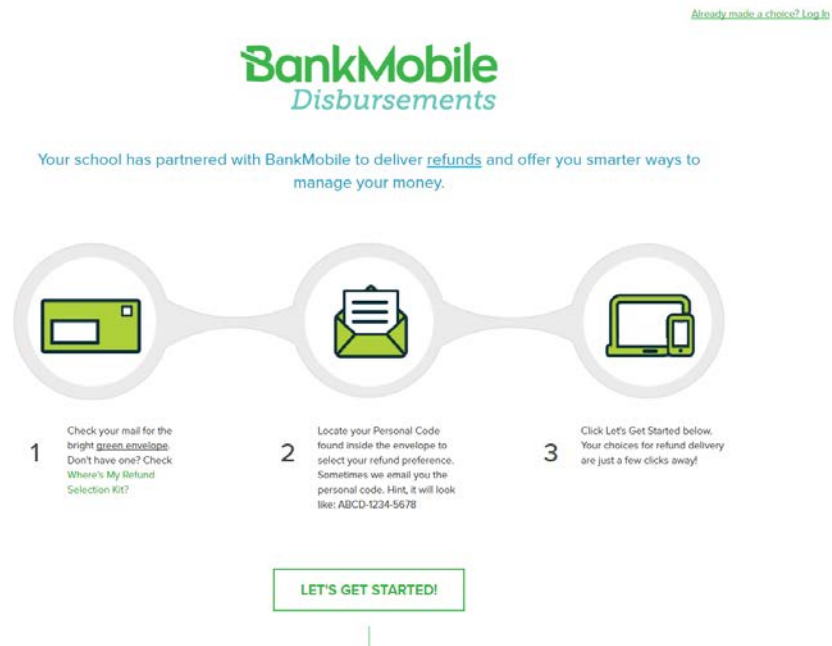


# Refund Selection Quick Guide

Students start by visiting RefundSelection.com, this briefly explains the refund selection process.

Click 'Let's Get Started!'



## Step 1. Welcome!

Enter Personal Code, click 'Continue'

The screen shows a large green number "1" in a circle at the top center. Below it is the word "Welcome!" in large green font. Underneath, a text prompt says: "To choose how you would like to receive your refund, please enter your personal code from the letter you've received." Below this is a text input field with a question mark icon on the left, the label "Personal Code", and the value "FSZC19011301". At the bottom center is a green button labeled "Continue".

1

# Welcome!

To choose how you would like to receive your refund, please enter your personal code from the letter you've received.

?	Personal Code	FSZC19011301
---	---------------	--------------

**Continue**

## Refund Selection Quick Guide

**Step 2.** Create login information by entering an email address, password and the shared secret, this last piece of information could be the students' date of birth, student ID or a combination of both based on what your school selected to use.

If an error occurs during this step, please check the Shared Secret your student is entering is what was submitted to us. If you are an administrator with permission, you can check this information under Profile Search>User Profile Information>Update Shared Secret

2

### Welcome!

Fill out the login information that you will use to access your profile.

Your Email Address	bankmobiletest.veky+test@gmail.com
Re-type Your Email Address	bankmobiletest.veky+test@gmail.com
<input type="checkbox"/> Create Password	..... <div style="text-align: center;"> <span style="background-color: orange; width: 50%; display: inline-block; height: 10px;"></span> <span style="background-color: #ccc; width: 50%; display: inline-block; height: 10px;"></span> </div> 56%
Re-type Password	.....
<input type="checkbox"/> Please enter your student ID number and then your date of birth in MMDD format	1234

- I have read and accept the [E-Sign Disclosure](#) and hereby give you my affirmative consent to provide Electronic Communications to me as described herein. I further agree that my computer satisfies the hardware and software requirements specified above and that I will provide you with a current email address at which you may send Electronic Communications to me. I agree that my email address noted above shall be the primary means of communication between BankMobile and I for receiving all notices about my account, policies and notices and all legal and regulatory disclosures associated with my relationship with BankMobile.
- I have read and accept the [Refund Legal Disclosure](#).

Next

Before moving to the next step, students must check the boxes that they have read and agree to the E-Sign Disclosure and Refund Legal Disclosure.

## E-Sign Disclosure and Consent

### E-Sign Disclosure and Consent

This E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for those products and services offered through the BankMobile website that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words "we", "us", and "our" refer to BankMobile a Division of Customers Bank ("BankMobile") with whom you may have an Account. As used in this Disclosure, "Account" means the account you have with us. "Communication" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

#### 1. Scope of Communications to Be Provided in Electronic Form:

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the BankMobile website for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Privacy policies and notices.

#### 2. Method of Providing Communications to You in Electronic Form:

All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

#### 3. How to Withdraw Consent:

You may withdraw your consent to receive Communications in electronic form by contacting us at 1-877-327-9515. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however your access and use of the BankMobile website and Account will be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

#### 4. How to Update Your Records:

It is your responsibility to provide us with true, accurate and complete email address, contact and other information related to this Disclosure and your Accounts and to maintain and update promptly any changes in this information. You can update

I agree

## Refund Legal Disclosure

By selecting a preference above I accept and am authorizing [redacted] (the "Institution") to deliver in the method I have selected above, any Title IV or other funds. I understand that these are the options available to me for disbursement within the institution's policy. Exceptions to this will require contacting the Institution.

I acknowledge and agree that, at the time any funds are delivered in the method I have selected, I must be enrolled at and attending the Institution, and, to the best of my knowledge, I meet all applicable eligibility criteria for receipt of those funds.

Additionally, I authorize the Institution or BankMobile to reverse or originate debits for any delivered refund deposit made on my behalf, if I am not eligible for the Title IV or other financial aid or to correct any error made by the Institution or BankMobile.

I agree

# Refund Selection Quick Guide




## Step 3. Select a Preference

It's time for students to choose how they want to receive their refund. They will be presented with either two or three options, depending on your school offerings

3

## Hello Veky!

You have the following options to receive refunds from your school. The BankMobile Vibe account is one of your refund options and you are not required to open this checking account. Regardless of your choice, BankMobile releases your money the same business day that we receive the funds from your school.

 <p><b>Electronic Deposit to Another Account</b></p> <hr/> <p><b>One to two business days</b></p> <p>Money is transferred to another account the same business day BankMobile receives funds from your school. Typically, it takes 1 – 2 business days for the receiving bank to credit the money to your account.</p> <p><b>Fees and Features</b></p> <p>Fees such as Overdraft fees, NSF fees, Monthly fee, out of network ATM fees, and other fees vary from institution to institution.</p> <p>Please check your fee schedule to be aware of all fees associated with your account.</p> <p>Features vary from institution to institution, including:</p> <ul style="list-style-type: none"> <li>• ATM access</li> <li>• Personal checks</li> <li>• Mobile features</li> <li>• Cash deposit limits</li> <li>• Cash withdrawal limits</li> <li>• Bill Pay</li> </ul> <p>We encourage you to be aware of all the features and fees associated with your account.</p> <p style="text-align: center;"><input checked="" type="checkbox"/> <b>Select</b></p>	 <p><b>Electronic Deposit to A BankMobile Vibe Account</b></p> <hr/> <p><b>Same business day</b></p> <p>If you open a BankMobile Vibe account (upon identity verification), money is deposited the same business day BankMobile receives funds from your school.</p> <p><b>Fees and Features</b></p> <p>BankMobile Vibe checking account has:</p> <ul style="list-style-type: none"> <li>• No Overdraft fees</li> <li>• No NSF fees</li> <li>• No monthly fee for students</li> <li>• Fee-free access to 55,000 Allpoint® ATMs (out of network ATM fees apply)</li> <li>• Check out the <a href="#">fee schedule and Terms and Conditions</a></li> </ul> <p>BankMobile Vibe is an internet-only, non-interest bearing, FDIC-insured checking account with:</p> <ul style="list-style-type: none"> <li>• Mobile Banking</li> <li>• Mobile Check Deposit</li> <li>• Free checks</li> <li>• <a href="#">Cash deposit limits</a></li> <li>• <a href="#">Cash withdrawal limits</a></li> <li>• Free Online Bill Pay</li> </ul> <p style="text-align: center;"><input checked="" type="checkbox"/> <b>Select</b></p>	 <p><b>Paper Check Delivered by USPS</b></p> <hr/> <p><b>Five to seven business days</b></p> <p>A check is mailed the same business day BankMobile receives funds from your school, provided receipt is within daily cutoff times. Typically, it takes 5 – 7 business days for the check to arrive, depending on USPS First-Class® delivery timeframes.</p> <p><b>Fees and Features</b></p> <p>Fees and Features for check cashing services vary from institution to institution.</p> <p>Please check the fee schedule at your financial institution or check cashing services.</p> <p>We encourage you to be aware of the fees and features associated with cash checking services.</p> <p style="text-align: center;"><input checked="" type="checkbox"/> <b>Select</b></p>
---	---	--

Next

## Step 4. Keep Going!

The information provided during this step is to build the student's profile. Only if student selects to open the BankMobile Vibe account they will be asked to provide their US Citizen status and Social Security Number, for verification purposes. If Deposit to Another Account or Paper Check (if available) is chosen, students will not be prompted to submit this information.

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## Keep Going!

Thank you for choosing the BankMobile Vibe account.  
Now, tell us a little bit about you.

### Important information about opening an account

*To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. For your protection, this identification verification process must be completed before you can access your funds.*

All fields are required unless otherwise stated.

Name	Veky Alarcon		
Street Address	Higher One		
Street Address 2 <i>(optional)</i>	115 Munson St		
City	New Haven		
State	CT	Zip Code	065113540
Date of Birth <i>(MM/DD/YYYY)</i>	12/31/1980		
Re-type Date of Birth	12/31/1980		
Expected Graduation <i>(MM/YYYY)</i>	06/2020		
Gender <i>(optional)</i>	<input type="radio"/> Male <input checked="" type="radio"/> Female		
Phone Number	203-776-7776		
Mobile <i>(optional)</i>			
US Citizen?	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Social Security Number (SSN)	*****		
Re-type SSN	*****		
Driver's License Number <i>(optional)</i>			

I'd like to be notified of special promotions from the BankMobile Vibe, BankMobile, or relevant partners.

Next

## Refund Selection Quick Guide

**Step 5.** If Deposit to Another Account is selected, during this step, students will enter the name of the bank, routing and account number where they want their funds deposited. Click 'Next'.

5

### Link your account

To deposit your refund to another account (ACH), please enter the banking information below.



Please ensure you enter this information accurately. Funds cannot be reversed once deposited into an account.

Bank Name			
Routing Number		Account Type	Checking ▼
Account Number			
Re-type Account Number			

Next

omers Bank. All Rights Reserved.

## Refund Selection Quick Guide

### Step 6. Almost Done!

This is the last step if **Deposit to Another Account** was selected. On this step students should review the bank information for accuracy. If edits need to be done, click 'Hey, something is not right!' link, to go back.



## Almost Done!

Verify your bank account information.

Bank Name:	<b>Bank of America</b>
Routing Number:	<b>123103716</b>
Account Type:	<b>Checking</b>
Account Number:	<b>xxxxx6789</b>

---

By Submitting this request, I agree to receive disbursements electronically to account xxxxx6789 / R/T 123103716, and authorize to disburse these electronic transactions to the aforementioned account. I also certify that the account information I have provided is correct and agree that I am fully responsible if any of the above information is incorrect and results in the misrouting of the disbursement. I agree to hold harmless for any damages, expenses or costs that result from the inaccuracy of the bank information provided by me. Furthermore, I authorize to initiate a debit to the account specified above in the event that an error was made resulting in overpayment or fraud.

[Edit](#)

**Submit**

After clicking 'Submit', students would have completed their refund selection process.

## Step 5. Almost Done!

If Paper Check is selected, during this step students can confirm their mailing address. Then click 'Submit'. If edits need to be done, click 'Hey, that's not right!' link, to go back.

5

## Almost Done!

Paper check refunds are available in 5 to 7 business days, and will arrive in an envelope like the one below. Please verify your address to complete setup.

<p><b>PAYMENT PROCESSING CENTER</b> 4785 Meadow Wood Lane Suite 300 Chantilly, VA 20151</p>
<p>Veky Alarcon HigherOne 115 Munson St New Haven, CT 065113540</p>

[Hey, that's not right!](#)

Submit

After clicking 'Submit', students would have completed their refund selection process



## Refund Selection Quick Guide

If BankMobile Vibe account is selected, before moving to step 5. Students will be provided with: About This Choice, Fee Schedule and Terms & Conditions pages. Each one will have a 'Continue' button that students must click before moving to the next page.

### About This Choice



## More about the account



### Virtual Debit Mastercard<sup>®</sup>

Use a temporary card for immediate online purchases before your physical card arrives.



### Fee-free access to over 55,000 Allpoint<sup>®</sup> ATMs

Access to the nationwide Allpoint<sup>®</sup> ATM network.



### No NSF Fees

A low cost student account with no NSF fees and no monthly fee for students.



### Mobile Deposit

Tap, snap, and deposit checks from your smart phone.



### SnapShot

Mobile money management tool to help you plan for upcoming expenses and give you a more realistic view of your balance.



### Passport Recognition Program

Earn discounts and deals for smart money management, good financial behavior, and academic achievement.

[Go Back to Choices](#)

[Continue](#)

## Fee Schedule

About This Choice
Fee Schedule
Terms & Conditions

Effective June 16, 2016
 **Print Friendly Version**

	Fee Name	Fee	Explanation
<b>Account Usage</b> <small>Use Allpoint® Network and Customers Bank ATMs to avoid ATM fees.</small>	Minimum deposit to open account	<b>\$0</b>	There is no minimum opening deposit for this account.
	Monthly service fee	\$0 for students OR with direct deposit of <b>\$100</b> or more per statement cycle Otherwise, <b>\$3.95</b> <sup>1</sup>	There is no monthly service fee if you are a student or have a direct deposit of <b>\$100</b> or more posted to your account during that statement cycle. Otherwise you will be charged a fee of <b>\$3.95</b> for each statement cycle.  Students are defined as those who have received a financial aid refund deposit to their checking account in the past 6 months or self-identified as a student on their program website. Students can also be identified by a BankMobile client school as a student or as an employee.  A financial aid refund does not qualify as a direct deposit.  To determine your statement cycle, please review your checking account statement.
	Allpoint Network or Customers Bank ATM fee	<b>\$0</b>	There is no fee for using an Allpoint Network or Customers Bank ATM.  Find an <a href="#">Allpoint Network</a> or <a href="#">Customers Bank</a> ATM.
	ATM cash withdrawal fee	<b>\$2.50</b> at a non-Allpoint Network ATM or non-Customers Bank ATM. <small>(Plus any fees the ATM owner may charge)</small>	You withdrew cash at a non-Allpoint Network ATM or non-Customers Bank ATM.  Make sure you use <b>FREE Allpoint Network</b> or <b>Customers Bank</b> ATMs.

I have read and accept the Fee Schedule

Go Back

Continue

## Terms & Conditions

About This Choice
Fee Schedule
Terms & Conditions

[Print Friendly Version](#)

**Important User Information: Terms and Conditions and Related Disclosures**  
BankMobile a Division of Customers Bank

The terms and conditions set forth below contain important information regarding your relationship with BankMobile a Division of Customers Bank and its service partners. This information will also explain the products and services that you have requested and the rules that will apply to your use of these products and services.

Review this information carefully and print and retain a copy of these terms and conditions for your future reference.

Click on the link below to access important documents.

[E-Sign Disclosure and Consent](#)

[BankMobile Web Services User Agreement](#)

[Passport Terms and Conditions and Related Account Disclosures](#)

**E-Sign Disclosure and Consent**

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The words "we", "us", and "our" refer to BankMobile a Division of Customers Bank ("BankMobile") with whom you may have an Account. As used in this Disclosure, "Account" means the account you have with us. "Communication" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in

I have read and accept the Terms and Conditions

Go Back

Continue

## Step 5. Almost Done!

If BankMobile Vibe account was selected, after reviewing an accepted the Terms and Conditions. During this step students will create a PIN for their virtual card, and then click 'Open Account'.



## Almost Done!

By opening an account, you will receive a temporary virtual card. Please create a secure PIN to use your virtual card.

Create Virtual PIN	....
Re-type Virtual PIN	....

[Open Account](#)

## Refund Selection Quick Guide

The final screen for students who select BankMobile Vibe, is a preview of their Virtual Card, this Virtual Card can be used for making purchases and/or payments online, and it's valid for 14 days. The physical card will take about 5-7 days to arrive with instructions to activate.

### You've done it! Congratulations on opening your new account!

Your physical card will arrive in 5-7 business days with easy instructions for activation. However, because no one likes to wait, here's a temporary Virtual Card - our way of making funds available to you before your card even arrives!



Your Virtual Card Number:  
5164-2301-8717-8425

Security Code: 737

Expiration Date: 08/2016

With your temporary Virtual Card (valid for 14 days), you can make purchases online or on the phone as soon as your identity is confirmed and your funds are available!

[Continue](#)

After clicking 'Continue' students would have completed their refund selection process.

If the student would like to view the Virtual Card again, they can find this information under User Profile > Card Status:

**BankMobile VIBE** Sign Out Welcome, Veky Alarcon New Haven, CT (Update) higheronetest.veky+peirce@gmail.com (Update) FAQs have questions? Get Answers!

My Account Add Money Withdrawals & Payments Refunds **User Profile** Customer Care View our Fee Schedule

Email  
Address & Phone  
Password / PIN  
Security Profile  
Notifications  
Enrollment Status  
Mobile Alerts  
Accounts  
Refund Preferences  
**Card Status**  
Security Questions

**Card Status**

Lost your BankMobile Vibe? Simply click "**Report Lost**" below. We will file your primary address on file with BankMobile Disbursements. Please do not produce and mail. Your card will be mailed to your primary address.

Reporting your card lost or stolen does not initiate a transaction review. If you find any transactions that you do not recognize, click the "+" icon to review the transaction.

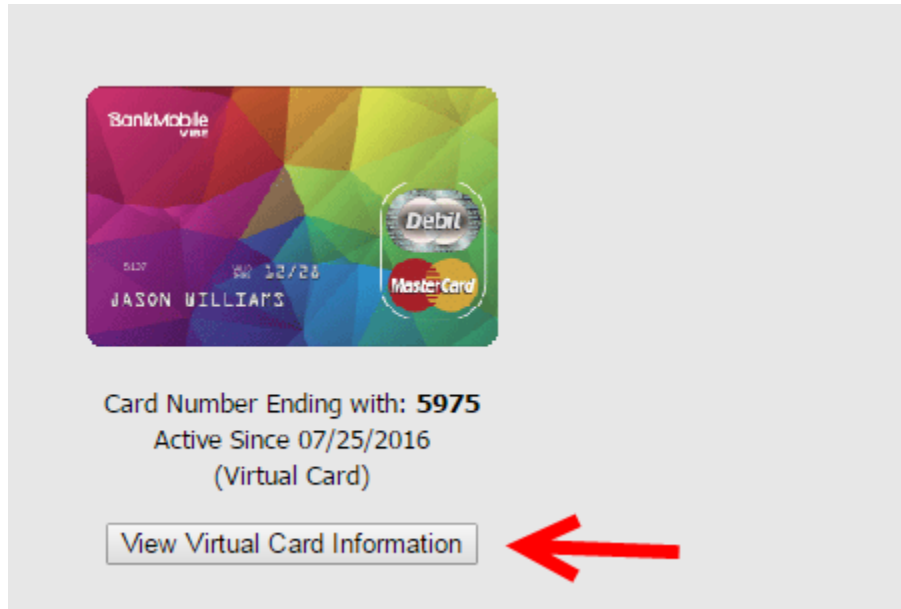
Important Note: Please be advised that BankMobile will not forward replacement card immediately. The card will be mailed to you after you pay a replacement card fee before your new card is mailed.

Review your statement for unauthorized transactions. If you find any transactions that you do not recognize, click the "+" icon to review the transaction.

Verify that your mailing address on file is correct.

## Refund Selection Quick Guide

From there, they can click View Virtual Card Information:



The Virtual Card will become inactive once the physical card is activated by the student.

