



Your Refunds Are Easier With The New Easy Refund Card

How are North Georgia College and State University refunds delivered to students?

Each registered North Georgia College and State University student will receive an Easy Refund Card. Your card will arrive in the mail at your primary address on file with the University. To receive your refund, you must activate your Easy Refund Card. During card activation, you will choose how to receive your refund money. If you want faster access to your funds, simply choose to have your refunds deposited directly into your OneAccount. Activate your card and make your refund selection online at www.EasyRefundCard.com

What are my options for receiving all student refunds, including financial aid refunds?

Your options include having your refund:

1. **Directly deposited to your OneAccount - Easy Refund** (1 day or less).
2. **Deposited to another bank of your choice** (2 – 3 business days).
3. **Mailed, as a paper check, to the address you designate** (5 – 7 business days).

What is the OneAccount?

The OneAccount from Higher One is a fully functioning FDIC insured FREE CHECKING account that allows you to access your student refunds quicker and easier than ever before. The OneAccount has no minimum balance, no monthly fees, and free Internet banking features. With it, you can use your Easy Refund Card to make purchases anywhere Debit MasterCard® is accepted.

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

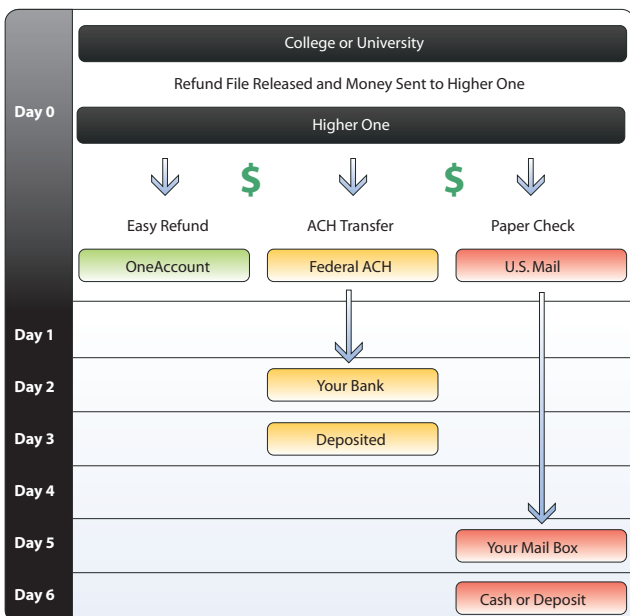
1. Easy Refund (depositing your refund to your OneAccount) is the quickest way to gain access to your money. In order to have your refund directly deposited, activate your Easy Refund Card and OneAccount as soon as possible.
2. You can use the Easy Refund Card as a debit card (NOT A CREDIT CARD) to make purchases at all Debit MasterCard locations, access cash at an ATM, pay bills, send money electronically and so much more.
3. There is no charge to you for receiving your refund directly in your OneAccount. There is no monthly fee or minimum balance for the OneAccount.

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. Additionally, you will be able to see details of your OneAccount by accessing your OneAccount Statement on the website.

Can I have my refund deposited to another bank account?

If you choose to have your refund deposited to a bank of your choice, 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 bank, you must first activate your Easy Refund Card at www.EasyRefundCard.com. For this option, you will need to complete, print and mail the third party form to the designated address. This form is available on www.EasyRefundCard.com.



Refund Timeline

Can I select a paper check instead?

You may choose to have a paper check sent to you via regular mail. However, a paper check may take up to 5-7 days from the day the University releases the funds. Regardless of how you choose to receive your funds, you still need to activate your card at www.EasyRefundCard.com.

Why is the Debit MasterCard® logo on the new Easy Refund Card?

The Easy Refund 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 Easy Refund Card?

North Georgia College and State University 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 www.EasyRefundCard.com.

What do I do if I did not receive my Easy Refund Card in the mail?

You may log on to www.EasyRefundCard.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 visit the Business or Cashier's Office located in room 104 Price Memorial Hall.

What if I have additional questions?

For more information about the Easy Refund Card and refunds, please visit www.EasyRefundCard.com/easyhelp.



*Easy
Refund*

HIGHER ONE



Be financially responsible: Keeping track of your account balance is easy and very important for you to do. Remember, avoiding overdrafts is your responsibility.

www.EasyRefundCard.com