

1. Who is Higher One?

Higher One is a company started in 2000 by three college students who believed in a better way to help students receive and manage money. Since the beginning, they have strived to offer more choices and better value to those in school and beyond. In addition to faster ways to receive refunds from MC, Higher One also offers innovative checking account choices and a wealth of great features designed to make your life easier.

2. Why am I getting a card?

Because you will use it to select how you want to receive your refund money. Once you have your card, simply view your choices and make your selection at MCDebitCard.com to let MC know how you'd like to receive the money we may have for you.

3. How will I get a Mississippi College Debit Card?

You will receive your card in the mail at your primary address on file with MC. Just look for the bright green envelope and please make sure your address is up-to-date.

4. What are my options for receiving money?

- **Same business day deposit to a Higher One checking account.** Money deposited to the account the same business day funds are released by MC to Higher One.
- **Deposit to another account.** Money in two to three business days.
- **Paper check.** Money in five to seven business days.

5. What if I don't make a selection?

Although you might not currently expect money from MC, you may receive money back in the future. After all, you may drop a class, make an over payment or simply receive assistance you did not expect. Making a selection now ensures you'll always have this money without a delay.

6. Are Higher One checking accounts full-service?¹

Yes. Higher One created accounts designed to be the only "One" you need. They offer a seamless way to receive refunds, make purchases/access ATMs with a Debit MasterCard; and gain access to a wealth of innovative features like mobile apps, easy online banking and easy ways to make deposits.

Account choices include:

OneAccount

Great mobile features and easy ways to deposit!

OneAccount Edge

Great mobile features, easy ways to deposit and only one monthly service fee! (No other fees charged by Higher One.)

OneAccount Premier

Great mobile features, premium cash back rewards and access to the expansive Allpoint® Network of ATMs!

¹ OneAccount Edge and OneAccount Premier may not be available to all customers or may only be available to customers who have already opened a OneAccount. Higher One checking accounts have a monthly service fee. See applicable fee schedule for further details.

7. Why is the MasterCard logo on my card?

If you choose to open a Higher One checking account, the Mississippi College Debit Card can be used to make purchases wherever Debit MasterCard is accepted. It is important to note that the Mississippi College Debit Card is **NOT A CREDIT CARD**, but rather a **DEBIT CARD** backed by the purchasing power of the MasterCard network.



8. What kinds of money might I receive from MC?

The most common type of money Higher One disburses to students are funds left over from Financial Aid awards, loans or grants after tuition has been paid. Students receiving these funds have usually requested this additional support to help with books and living expenses. Other types of money may include reimbursement for tuition overpayment or a dropped class. Higher One uses the term “refund” but your college or university may have another name for these funds such as a disbursement, residual or a stipend.

9. What are the key features and benefits of Higher One’s checking accounts?

Higher One checking accounts are a value-oriented alternative to big bank checking accounts. Their accounts also come loaded with:

Smart account features that help you not only keep up, but get ahead—thanks to their mobile app, mobile deposit technologies and text alerts you can use on-the-go, from anywhere.

OneRewards. From books to groceries, get cash back for online purchases at hundreds of your favorite retailers.

Great service and no need for a branch! They come to you, with a variety of ways to get it done: mobile app, online account access, Twitter® and Mobile Alerts.

The Inside Edge with information and advice to help you plan your future and get a leg up today. The Inside Edge offers guidance on everything from finances and career opportunities, to travel deals; right at your fingertips.

AND SO MUCH MORE!

10. How is my money delivered?

Delivery of refund money is a multi-step process. First, MC draws funds from the respective loan and/or grant provider and applies it to your student account. Next, we collect and verify that all the information is correct. Once verified, we send the information to Higher One. This often happens in groups or batches based on our bandwidth, capabilities, timelines etc. Once they receive your specific refund information, it is processed as fast as possible and disbursed according to your selection.

11. How do I set up direct deposit of my paycheck to a Higher One checking account?

To set up direct deposit, just print out the form available on the statement page of your account and hand it to your employer. (Yes, it’s that easy!)

12. Can I change my preference for receiving money from MC?

Yes. Just log in to your account and select “Refund Preferences” from the “Refund” menu option. Once on the page, simply make your new selection and click the “Update Preference” button to complete the process. Be aware that your new selection will only impact future money you receive from MC.

13. How will I know when my money has been sent?

Higher One will send you an email to the address you entered during setup. You can also view the status online at MCDebitCard.com or sign up to receive text messages sent directly to your cell phone with convenient Mobile Alerts.

14. What if I have additional questions?

Visit HigherOneCard.com or get easy answers to your questions with EasyHelpSM—Higher One’s self-service FAQ database available online.

Accounts held at WEX Bank, Member FDIC.

The Mississippi College Debit Card is issued by WEX Bank pursuant to license from MasterCard International Incorporated. The card is administered by Higher One, Inc.

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ALL FOR YOU™