

WHAT YOU WANT TO KNOW...



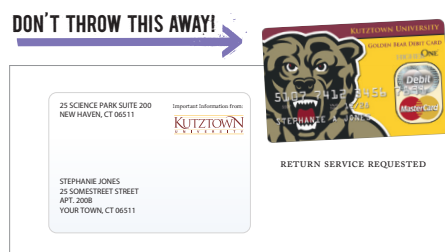
**STUDENTS, SIMPLIFY YOUR LIFE
WITH THE GOLDEN BEAR DEBIT CARD**

A GUIDE TO THE GOLDEN BEAR DEBIT CARD

Recently, Kutztown University partnered with Higher One to provide you with more options for receiving your KU refund. This new program will offer faster and more convenient ways to receive refund money from KU, so read on to learn more...

WHAT TO LOOK FOR IN THE MAIL

As soon as you have completed registration, Kutztown University will start the process of creating your Golden Bear Debit Card. The card will be sent to the mailing address that was registered with Kutztown University. Remember, you will want to activate your refund preference as soon as possible to avoid delays in receiving your refund money.



SAMPLE CARDING MAILER FROM HIGHER ONE AND KUTZTOWN UNIVERSITY.

SELECTING A REFUND PREFERENCE

Upon receiving your Golden Bear Debit Card, simply visit GoldenBearDebitCard.com to activate your refund preference.

YOUR REFUND OPTIONS

Although your choices may vary slightly based on program specifics, you will always have two electronic options for faster refund delivery.

- **An Easy RefundSM to the OneAccount**—making your refunds available the same day KU releases them.
- **ACH Transfer to a third party bank account**—generally completed in 3 business days.

MORE ABOUT EASY REFUND

As your fastest refund option, an Easy Refund is a direct deposit of your money into a no minimum balance, no monthly fee checking account, called the “OneAccount.” The OneAccount is directly linked to your Golden Bear Debit Card. With money in your OneAccount, you can make purchases with your Golden Bear Debit Card wherever Debit MasterCard® is accepted. Simply put, there is no faster or more convenient way to receive your refund. Other convenient OneAccount features include:

- The ability to **make deposits** and easily **send money**.
- **Online banking** available 24 hours a day, 7 days a week.
- Detailed **online statements** and **Mobile Alerts** that make it easy to track balances, deposits, checks and purchases.





AVOID PIN FEES!

Using your Golden Bear Debit Card for free is easy. Simply choose “CREDIT” instead of “DEBIT” at the checkout counter, swipe your card and then sign the receipt. Signing the receipt means you won’t be charged a PIN Based Transaction fee for using the card. It also means your purchases are covered by the MasterCard® Zero Liability Protection policy (PIN Based Transactions are not).

MONEY 101

Introducing the great way to get personal with your finances! With Money 101, you’ll get information to make saving easy and spending smart. Visit GoldenBearDebitCard.com and click on the Money 101 tab for articles and tips to help you with:

- **Budgeting.**
- **Saving.**
- **Smart spending.**
- **Free OneAccount use.**

ONEREWARDS

Get cash back for simply using your Golden Bear Debit Card! With OneRewards, when you use your Golden Bear Debit Card to make purchases at participating merchants, you’ll receive cash back into your OneAccount. It’s the smart way to get more out of using your Golden Bear Debit Card! Log in to GoldenBearDebitCard.com and click on the OneRewards tab to learn more about the program.

HAVE QUESTIONS? TRY EASYHELPSM

Have questions about the Golden Bear Debit Card or OneAccount? Get your answers online 24 hours a day, 7 days a week with EasyHelp! Simply log on to: GoldenBearDebitCard.com/easyhelp to get the information you need.



Higher One takes your privacy and security very seriously. We are a license of the TRUSTe Privacy Program, which means we disclose our information practices and have our privacy practices reviewed for compliance by TRUSTe.

GOLDENBEARDEBITCARD.COM



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PARENTS...WHAT YOU SHOULD KNOW

Like most parents of a college student, you probably have questions about how your son or daughter will cope on their own. Will they be able to handle the pressures of balancing academic structure with social freedoms? How will they manage their money? While Kutztown University will be doing everything it can to help your student adjust to college life, Higher One wants to help your student manage their finances with great features such as:

ZERO LIABILITY!

Thanks to the MasterCard Zero Liability Protection policy, there are never worries about a lost or stolen card. Zero Liability means that your student won’t be held responsible in the event of unauthorized use. Simply notify Higher One immediately if the card is lost, or suspicious activity is suspected.

EASILY SEND MONEY TO YOUR STUDENT

One of the reasons the OneAccount is so flexible is the ability for you to send money to your student electronically—where it will be directly deposited into their OneAccount. Sending money is easy and requires no special trip to your bank. Visit the “Family and Friends” section at GoldenBearDebitCard.com now to begin.