

GOLDEN BEAR DEBIT CARD FAQs



Kutztown University has partnered with Higher One, a financial services company focused solely on higher education, to offer faster delivery of refunds to students. Higher One will help bring this new method for receiving refunds to KU via the Golden Bear Debit Card.

The Golden Bear Debit Card is designed to provide increased choice when it comes to receiving your refunds, including the “Easy RefundSM” method. Easy Refund is the fastest and easiest way to gain access to your refund money—literally the same day KU releases it. With this service on the way to campus, it’s natural that you may have some questions. Below are answers to some of the most frequently asked questions about the Golden Bear Debit Card and the refund process.

1. How are refunds from KU delivered to students?

To receive your refund, visit GoldenBearDebitCard.com to activate your refund preference. Once your refund preference is selected, funds are sent from KU to Higher One who then disburses them according to your selection. If you want the fastest access to your money, simply choose to have your refunds deposited directly into your OneAccount—an FDIC Insured checking account with no monthly fees offered by Higher One. **Please Note:** In order to receive a refund it’s required that you activate your refund preference at GoldenBearDebitCard.com as soon as your card arrives in the mail.

2. How do I get my Golden Bear Debit Card?

By mail at your primary address on file with Kutztown University.

3. I don’t think I will ever get a refund. Why is it important to select a refund preference?

Although you might not currently expect a refund from KU, we may have a refund for you in the future. After all, it may be necessary to drop a class, a class may be cancelled, or you may simply receive a scholarship or assistance you were not anticipating. Selecting your preferred method to receive refunds from KU ensures you’ll always receive your refunds in a timely manner.

4. What are my options for receiving my refunds?

1. Easy Refund to the OneAccount (FASTEST)
2. ACH transfer to your bank (FAST)
3. Paper Check

5. What exactly is the OneAccount?

The OneAccount is a fully functioning FDIC Insured FREE CHECKING account that allows you to access your financial aid refunds quicker and easier than ever before. The OneAccount has no minimum balance, no monthly fees, and free internet banking features. You may also use the Golden Bear Debit Card to make purchases anywhere Debit MasterCard® is accepted and withdraw cash with no fees at Higher One ATMs located on or around campus.

6. Why have my refunds deposited directly to the OneAccount?

1. Depositing your refund to the OneAccount, and selecting an Easy Refund is the fastest way to access your refund money.
2. The Golden Bear Debit Card is a Debit MasterCard, NOT A CREDIT CARD. It can be used to make purchases at participating merchants that accept Debit MasterCard, get cash at ATMs, pay bills, and more.
3. Parents and friends can easily send you money online via the **Send Money** feature.
4. It’s FREE!

7. How will I know when my refund has been direct deposited to my OneAccount?

Higher One will send an email to the address you entered during activation when your refund has been deposited to your OneAccount. You can view the details of your OneAccount by accessing your statement online at GoldenBearDebitCard.com, or by signing up to receive text messages sent directly to your cell phone with **Mobile Alerts**.

8. Can I have my refund deposited to another bank account?

Yes. You may have your refund deposited to the bank of your choice. In order to do so, select ACH transfer (to other bank) for your refund preference during the activation process and complete, print, and mail the required third party form to the designated address.

TO LEARN MORE VISIT
GOLDENBEARDEBITCARD.COM



Banking services provided by The Bancorp Bank, Member FDIC.

The Golden Bear Debit Card is issued by The Bancorp Bank pursuant to license from MasterCard International Incorporated. The card is administered by Higher One, Inc.

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