

# Your Refunds Are Easier With The New Baker OneCard

## How are Baker College refunds delivered to students?

Each registered Baker College student will receive a Baker OneCard. Your card will arrive in the mail at your primary address on file with Baker. To receive your refund, you must activate your Baker OneCard. 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.BakerOneCard.com](http://www.BakerOneCard.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** (Same day).
2. **Deposited to another bank of your choice** (2 – 3 business days).
3. **Mailed, as a paper check, to the address you designate** (5 or more business days).

## What is the OneAccount?

The OneAccount from Higher One is a fully functioning FDIC insured 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 Baker OneCard to make purchases anywhere Debit MasterCard® is accepted.

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

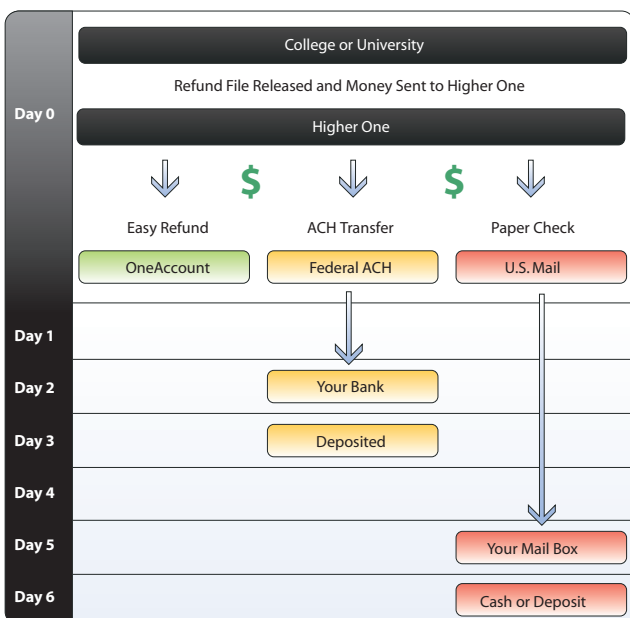
1. Easy Refund (depositing your refund to your OneAccount) is the quickest way to gain access to your money. In order to have your refund directly deposited, activate your Baker OneAccount as soon as possible.
2. You can use the Baker OneCard as a debit card (NOT A CREDIT CARD) to make purchases at all 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 Baker 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 College releases the funds. In order to have your refund deposited to your bank, you must first activate your Baker OneCard at [www.BakerOneCard.com](http://www.BakerOneCard.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.BakerOneCard.com](http://www.BakerOneCard.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 College releases the funds. Regardless of how you choose to receive your funds, you still need to activate your card at [www.BakerOneCard.com](http://www.BakerOneCard.com).

## Why is the Debit MasterCard® logo on the new Baker OneCard?

The Baker OneCard 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 Baker OneCard?

Baker 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.BakerOneCard.com](http://www.BakerOneCard.com).

## What do I do if I did not receive my Baker OneCard in the mail?

You may log on to [www.BakerOneCard.com](http://www.BakerOneCard.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 your campus Business Office.

## What if I have additional questions?

For more information about the Baker OneCard and refunds, please visit [www.BakerOneCard.com/easyhelp](http://www.BakerOneCard.com/easyhelp).



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.BakerOneCard.com](http://www.BakerOneCard.com)