Unlock the possibilities!

Your Madonna OneCard Debit MasterCard® is the key to faster refunds and more!

Welcome to faster refund delivery, more choices and the key to simplifying your finances! Madonna University has partnered with Higher One to help you manage your money in college and beyond. Read on to learn more…

What to look for in the mail

Look for the green envelope in the mail from Higher One and Madonna University. It contains your Madonna OneCard—the key to unlocking your refund preference. The card will be sent to the mailing address you registered with Madonna.

Look for the green envelope in the mail from Higher One and Madonna University.

How to select a refund preference

Upon receiving your Madonna OneCard, you can activate your refund preference in three simple steps:

Visit.
Go to MadonnaOne.com

Set up.
Enter your card number to get started.

Choose.
Select the refund option that is best for you.

Refund Choices

You have choices when it comes to refund delivery! Simply select the refund option that is best for you. Your refund options include:

- **Easy Refund℠ deposit to the OneAccount, a no monthly fee checking account (refunds available the day Madonna releases them to Higher One).**
- **Transfer to another account (ACH) (refunds available in 2-3 business days).**
- **Receive a paper check (refunds available in 5-7 business days).**

What happens if I don't select a refund preference?

Without a refund preference, there will be a significant delay in the disbursement of your refund. Regardless of whether you anticipate receiving a refund, it is important to activate a refund preference as soon as you receive your card. After all, Madonna University may have a refund waiting for you in the future.

What is an Easy Refund deposit to the OneAccount?

Easy Refund deposit to the OneAccount is the same day deposit of your money to a no minimum balance, no monthly fee checking account, directly linked to your Madonna OneCard. With money in your OneAccount, you can make purchases wherever Debit MasterCard® is accepted and take advantage of MasterCard Zero Liability protection in the event your card is ever lost or stolen.

Simply put, this is one of the few bank accounts available that is focused on making college life easier with features like:

- **Online banking** available 24 hours a day, 7 days a week.
- **Online Bill Pay** and **Mobile Alerts** that make it easy to pay bills and track balances, deposits and purchases quickly.
- **EasyDeposit℠** check capture, allowing you to deposit checks with just a computer and a scanner.
- **"Cash In" with MoneyPak®,** the fastest way to transfer cash into the OneAccount.
- Up to 50% cash back with **OneRewards**.

Have questions? Try EasyHelp℠ FAQ database

Have questions about the Madonna OneCard or OneAccount? Simply visit **MadonnaOne.com/easyhelp** for the information you need 24 hours a day, 7 days a week with EasyHelp FAQ database!

Parents…what you want to know

Financial Literacy

We're dedicated to helping students learn fiscal responsibility that they can use well beyond the college years. Through our interactive student-focused online community **OneForYourMoney.com**, we encourage students to take an active role in their financial education. We provide resources in a variety of formats including:

- A dedicated **financial literacy expert** with more than 20 years experience on staff.
- Online **demonstration videos** designed to build knowledge and educate on topics such as refund choices, card benefits and account services.
- Access to **tips and articles** from best-selling authors on a wide-array of financial literacy topics.

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 MadonnaOne.com now to begin.

Snap it to learn more!
Or go to HigherOne.com/compare

TRUSTe CERTIFIED PRIVACY

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.

MadonnaOne.com

MADONNA UNIVERSITY HIGHER ONE

Banking services provided by The Bancorp Bank, Member FDIC. The Madonna OneCard is issued by The Bancorp Bank pursuant to license from MasterCard International Incorporated. The card is administered by Higher One, Inc.

*Conditions and exceptions apply - see Cardholder Agreement.

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