Congratulations on your decision to further your education in the United States! The U.S. is now one of the most popular countries for international students and your experience will likely be a life-changing and fulfilling one.

WHO IS BANKMOBILE?
Your school has a partnership with BankMobile to deliver refunds and other credit balances to students, including international students if eligible. BankMobile is a financial services company focused on helping students get the most out of their money and we are committed to delivering 100% of your refund to you at no cost.

WHAT ARE MY CHOICES TO RECEIVE A REFUND IF I AM ELIGIBLE?
When it comes to deciding how you wish to receive your refund, your choices include:

DEPOSIT TO AN EXISTING ACCOUNT
Money is transferred to an existing account the same business day BankMobile receives funds from your school. Typically, it takes 1 – 2 business days for the receiving bank to credit the money to your account.

DEPOSIT TO A BANKMOBILE VIBE CHECKING ACCOUNT
If you open a BankMobile Vibe checking account (upon identity verification), money is deposited the same business day BankMobile receives funds from your school.

At some schools a paper check option may be available.

HOW DO I SELECT MY REFUND PREFERENCE?

STEP 1
Visit refundselection.com

STEP 2
Enter your unique Personal Code from the green envelope or email you received

STEP 3
Select how you want your money delivered

WHICH ACCOUNT IS RIGHT FOR YOU?
Now may be the time to evaluate what type of checking account is right for you, even if you already have one. An important decision for a student who expects to be in America for more than a few months is whether or not to open a U.S. checking account. A U.S. checking account will not only be a safe place to keep your money, but also convenient if you find student work on campus, receive any refunds from scholarships or stipends, or expect funds to be wired to you from another country. It also enables you to use a debit card for purchases, write checks and pay bills online. Having a checking account will also provide you with an accurate, monthly record of your finances - what was deposited and what was spent or withdrawn. Plus, it is safer than carrying cash!

*See fee schedule for information on fees and how we determine student status.

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BankMobile Vibe, one of your electronic options to receive your refund is a full-service checking account that offers the power to bank anywhere, anytime. The Vibe account was designed to promote and help students develop responsible spending habits. Through unique features and functionality designed exclusively for students, BankMobile Vibe empowers and guides students in their pursuit of financial and academic success. Plus, there’s no monthly fee for students* and offers the following:

**MOBILE DEPOSIT**
Use the EasyDeposit℠ Mobile Check Capture to deposit checks anywhere.

**CONVENIENT BUDGETING TOOLS**
Students manage money from either a desktop with Money Meter or right from your phone with SnapShot.

**PASSPORT**
Students get rewarded for smart moves in and out of the classroom—plus a chance to win money to put toward paying off their student loan debt.

**ALLPOINT ATMS**
Access to a worldwide network of over 55,000 fee-free Allpoint® ATMs.

**ON/OFF**
Use the BankMobile Vibe Debit Card On/Off switch to temporarily turn off your card to help protect against unauthorized use.

**BILL PAY**
Easily make payments anywhere, anytime with Bill Pay.

**CUSTOMER IDENTIFICATION PROGRAM**
International students who select the BankMobile Vibe checking account during the refund selection process must complete the Customer Identification Program (CIP) verification process. By choosing “non-citizen” you will not be required to enter a Social Security Number (SSN), however, you will be required to provide a valid Passport Number, Country of Issue and Expiration Date. According to the USA Patriot Act, federal banking regulations require all financial institutions to obtain, verify and record the identity of their account holders. We comply with these requirements by asking you to submit a legible copy of one of the following Government issued photo identification documents: Non-US Issued Passport, United States Issued Student Visa, Matricula Consular ID Card. For more information regarding BankMobile’s Customer Identification Program, please visit our FAQ website: bankmobile.custhelp.com

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