

# The UofL OneCard, your refunds made easy!



## How are U of L financial aid residual amounts or disbursements delivered to students?

Each registered U of L student will receive a U of L OneCard. Your card will arrive in the mail to your current address on file with the university. To receive your funds, you must activate your U of L OneCard. During card activation, you will choose how to receive your money. Activate your card and make your selection online at [www.UofLOneCard.com](http://www.UofLOneCard.com).

## What is the OneAccount?

The OneAccount from Higher One is a free fully functioning FDIC insured checking account that allows you to access your money quicker and easier than ever before. The OneAccount offers free checking with no minimum balance, no monthly fees and free internet banking features. With it, you can use your UofL OneCard to make purchases anywhere Debit MasterCard® is accepted.

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

1. Easy Refund (depositing your disbursement to your OneAccount) is the quickest way to gain access to your money. In order to have your disbursement directly deposited, activate your UofL OneCard and OneAccount as soon as possible.
2. You can use the UofL OneCard as a debit card (NOT A CREDIT CARD) to make purchases at all Debit MasterCard® locations, access cash at the ATM, pay bills, send money electronically, and so much more.
3. There is no charge to you for receiving your funds directly in your OneAccount and there is no monthly fee or minimum balance for the OneAccount.

## Can I have my funds deposited to another bank account?

Yes. You may choose to have your funds deposited to a bank of your choice. However this transfer may take 2-3 business days from the day the university releases the funds. In order to have your funds deposited to your bank, you must first activate your UofL OneCard at [www.UofLOneCard.com](http://www.UofLOneCard.com). For this option, you will need to complete, print and mail the third party form to the designated address. This form is also available by visiting [www.UofLOneCard.com](http://www.UofLOneCard.com).

## How will I know when my funds have been processed?

You will receive an e-mail confirming your funds have been processed. Additionally, you will be able to see details of your OneAccount by accessing your OneAccount Statement online.

## Why is the Debit MasterCard® logo on the UofL OneCard?

The UofL OneCard is the card you use to access your funds if you choose to take advantage of the OneAccount. With the Debit MasterCard logo on your card, you can use it as a debit card wherever Debit MasterCard® is accepted. Note: The card is NOT a credit card.

## What will happen to my funds if I don't activate my UofL OneCard?

U of L will not be able to disburse your funds to you until you have chosen the method by which to receive them. Regardless of whether you anticipate that you will receive a financial aid residual amount or disbursement, it is important to activate your card and choose a refund preference at [www.UofLOneCard.com](http://www.UofLOneCard.com).

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

Log on to [www.UofLOneCard.com](http://www.UofLOneCard.com) and use the "Where's my Card" self help feature for a real time status on your card. Or, visit the Bursar's Office located in the Houchens Building.

## What if I have additional questions?

For more information about the UofL OneCard or your refunds, please visit [www.UofLOneCard.com/easyhelp](http://www.UofLOneCard.com/easyhelp).

UNIVERSITY of LOUISVILLE 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.UofLOneCard.com](http://www.UofLOneCard.com)