Students start by visiting RefundSelection.com which briefly explains the refund selection process.

**Step 1. Welcome!**

Students will enter their Personal Code into the pink box and click “Get Started” to continue.
**Step 2.** Students will then create login information by entering an email address, password, and shared secret. This last piece of information could be the students’ date of birth, student ID, or a combination of both based on what your school has decided to use.

If an error occurs during this step, please check that the Shared Secret your student is entering is what was submitted to BankMobile. If you are an administrator with permission, you can check this information in Reporting & Tools in bankmobileadminsupport.com under Profile Search > User Profile Information > Update Shared Secret.
Refund Selection Quick Guide

Before moving to the next step, students must check the boxes that they have read and agreed to the E-Sign Disclosure and Refund Legal Disclosure.

E-Sign Disclosure

E-Sign Disclosure and Consent

This E-Sign Disclosure and Consent ("Disclosure"). applies to all Communications for those products and services offered through the BankMobile website that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words "we", "us", and "our" refer to BankMobile a Division of Customers Bank ("BankMobile") with whom you may have an Account. As used in this Disclosure, "Account" means the account you have with us. "Communications" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

1. Scope of Communications to Be Provided in Electronic Form:

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the BankMobile website for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Privacy policies and notices.

2. Method of Providing Communications to You in Electronic Form:

All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

3. How to Withdraw Consent:

You may withdraw your consent to receive Communications in electronic form by contacting us at 1-877-327-0515. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of the BankMobile website and Account will be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. How to Update Your Records:

It is your responsibility to provide us with true, accurate and complete email address, contact and other information related to this Disclosure and your Accounts and to maintain and update promptly any changes in this information. You can update

Refund Legal Disclosure

By selecting a preference above I accept and am authorizing the "Institution" to deliver in the method I have selected above, any Title IV or other funds. I understand that these are the options available to me for disbursement within the Institution's policy. Exceptions to this will require contacting the Institution.

I acknowledge and agree that, at the time any funds are delivered in the method I have selected, I must be enrolled at and attending the Institution, and, to the best of my knowledge, I meet all applicable eligibility criteria for receipt of those funds.

Additionally, I authorize the Institution or BankMobile to reverse or originate debits for any delivered refund deposit made on my behalf, if I am not eligible for the Title IV or other financial aid or to correct any error made by the Institution or BankMobile.

I agree
**Step 3. Select a Preference**

It’s time for students to choose how they want to receive their refund. They will be presented with either two or three options, depending on your school’s offering.
Step 4. Keep Going!

The information provided during this step is to build the student’s profile. Only if a student elects to open the BankMobile Vibe account are they asked to provide their US Citizen status and Social Security Number for verification purposes. If ‘Deposit to an Existing Account’ or ‘Paper Check Delivered by USPS’ (if available) are chosen, students will not be prompted to submit this information.
**Step 5.** If ‘Deposit to an Existing Account’ is selected, students will enter the name of the bank, routing number and account number for the account where they want their funds deposited. Click ‘Next.’

**Link your account**

To deposit your refund to another account (ACH), please enter the banking information below.

![Bank account information](image)

Please ensure you enter this information accurately. Funds cannot be reversed once deposited into an account.

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Routing Number</th>
<th>Account Type</th>
<th>Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Re-type Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Next
Step 6. Almost Done!

If ‘Deposit to an Existing Account’ was selected, this is the last step of the process! Students should review the bank account information for accuracy. If edits are necessary, the student would select the ‘Hey, something is not right!’ link to go back.

By clicking ‘Submit,’ students have completed the refund selection process.
Step 5. Almost Done!

If ‘Paper Check Delivered by USPS’ was selected, students are asked to confirm their mailing address. Then, they’ll click ‘Submit.’ If edits are required, click the ‘Hey, that’s not right!’ link to go back a step.

After clicking ‘Submit’, students will have completed the refund selection process.
Refund Selection Quick Guide

If ‘Deposit to a BankMobile Vibe Checking Account’ is selected, before moving to Step 5 students will be provided with: ‘About This Choice,’ ‘Fee Schedule’ and ‘Terms & Conditions’ pages. Each one will have a ‘Continue’ button that students must click before moving to the next page.

Fee Schedule
Important User Information: Terms and Conditions and Related Disclosures

Customers Bank

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The terms and conditions set forth below contain important information regarding your relationship with BankMobile and its service partners. This information will also explain the products and services that you have requested and the rules that will apply to your use of these products and services.

Review this information carefully and print and retain a copy of these terms and conditions for your future reference.

Click on the link below to access important documents.

E-sign Disclosure and Consent
BankMobile Web Services User Agreement
Account Terms and Conditions and Related Account Disclosures
Online Bill Payment Terms and Conditions
Important Information About Substitute Checks (Check 21 Act)
EasyDeposit Mobile check capture Terms and Conditions
Passport Terms and Conditions

I have read and accept the Terms and Conditions

Go Back Continue
Step 5. Almost Done!

If the BankMobile Vibe account was selected, students will next create a PIN for their virtual card, and then click ‘Open Account.’

Almost Done!
By opening an account, you will receive a temporary virtual card. Please create a secure PIN to use your virtual card.

<table>
<thead>
<tr>
<th>Create Virtual PIN</th>
<th>....</th>
</tr>
</thead>
<tbody>
<tr>
<td>Re-type Virtual PIN</td>
<td>....</td>
</tr>
</tbody>
</table>

Open Account
Refund Selection Quick Guide

The final screen for students who select BankMobile Vibe is a preview of their Virtual Card. This Virtual Card can be used for making purchases and payments online and it’s valid for 14 days. The physical card will take about 5-7 days to arrive and comes with instructions for activation.

![Virtual Card Preview]

Your physical card will arrive in 5-7 business days with easy instructions for activation. However, because no one likes to wait, here’s a temporary Virtual Card - our way of making funds available to you before your card even arrives!

With your temporary Virtual Card (valid for 14 days), you can make purchases online or on the phone as soon as your identity is confirmed and your funds are available!

After clicking ‘Continue’ students will have completed their refund selection process!

If the student would like to view the Virtual Card again, they can do so under User Profile > Card Status:
From there, they can click View Virtual Card Information:

The Virtual Card will become inactive once the physical card is activated by the student.