

# F.A.Q.

The new **CCCS Refund Card** is the key to faster refunds!

Pueblo Community College has partnered with Higher One, a financial services company focused solely on higher education, to offer faster delivery of refunds to students. Higher One will help bring this method for receiving refunds via the CCCS Refund Card Debit MasterCard®. The CCCS Refund Card will be your key to faster refunds and increased choice for receiving your Financial Aid or school refunds, including the preferred Easy Refund<sup>sm</sup> method. Easy Refund is by far the fastest and easiest way to gain access to your refund money—literally the same day PCC releases it. With this service on the way to campus, it's natural that you may have some questions. Below are answers to some of the most frequently asked questions about the all-new CCCS Refund Card and this new refund process.

## 1. How are refunds from Pueblo Community College delivered to students?

Refunds are delivered via the option selected when activating the CCCS Refund Card. Activate your refund preference and make your refund selection online by visiting [CCCSRefundCard.com](http://CCCSRefundCard.com). Once your refund preference is selected, funds are sent from PCC to Higher One who then disburses the refunds according to your selection. If you want the fastest access to your money, simply choose to have your refunds deposited directly into your OneAccount—a fully functioning FDIC Insured checking account. (Please note: In order to receive a refund, you must **SELECT YOUR REFUND PREFERENCE** as soon as your card arrives in the mail.)

## 2. How do I get my CCCS Refund Card?

Pueblo Community College students will receive a CCCS Refund Card from Higher One in the mail at their primary address on file with PCC.

## 3. I don't think I will ever get a refund. Why is it important to select a refund preference?

Although you might not currently expect a refund from Pueblo Community College, we may have a refund for you in the future. After all, it may be necessary to drop a class, a class may be cancelled or you may simply receive a scholarship or assistance you were not anticipating. Selecting your preferred method to receive refunds from PCC ensures you'll always receive your refunds in a timely manner.

## 4. What if I already selected a refund preference?

Even if you're already receiving a refund from Pueblo Community College, you are required to activate your refund preference as soon as you receive your card! It only takes a minute to activate your refund preference with PCC and Higher One to avoid any delays in getting your refund.

## 5. What are my options for receiving Financial Aid or other refunds?

- Easy Refund to the OneAccount (refunds available the same day PCC releases them).
- ACH Transfer to other bank (refunds available 2-3 business days).

## 6. What exactly is the OneAccount?

The OneAccount is a fully functioning FDIC Insured checking account with no minimum balance and no monthly fees. Selecting the OneAccount allows you to access your Financial Aid refunds quicker and easier than ever before and offers a world of great benefits such as:

- FREE Internet banking features
- The ability to make purchases anywhere Debit MasterCard is accepted.
- You may also withdraw cash with no fees at Higher One ATMs located on or around campus.

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

- Depositing your refund to the OneAccount and selecting an Easy Refund is the quickest way to gain access to your refund money.
- The CCCS Refund Card is **NOT A CREDIT CARD**. However you can use it for purchases at all participating merchants that accept Debit MasterCard, get cash at ATMs, pay bills and more.
- Parents and friends can easily send you money online via the Send Money feature.

## 8. How will I know when my Financial Aid or other refund has been direct deposited to my Pueblo Community College OneAccount?

Higher One will send an email to the address you entered during activation when your refund has been deposited to your OneAccount. Additionally, you can view the details of your OneAccount by accessing your statement online at [CCCSRefundCard.com](http://CCCSRefundCard.com) or by signing up to receive text messages sent directly to your cell phone with Mobile Alerts.

## 9. Can I have my refund deposited to another bank account?

Yes. You may have your refund deposited to the bank of your choice. In order to have your refund deposited to your bank, activate your refund preference as soon as you receive the card by visiting [CCCSRefundCard.com](http://CCCSRefundCard.com). During the activation process, select ACH Transfer to other bank for your refund preference and simply complete, print, and send the required third party form to the designated address. The form will be available online during the activation process.

## 10. Why is the MasterCard Brand Mark on my new CCCS Refund Card?

The CCCS Refund Card can be used to make purchases wherever Debit MasterCard is accepted. It is important to note that the CCCS Refund Card is **NOT A CREDIT CARD**, but rather a **DEBIT CARD** backed by the purchasing power of the MasterCard network.

## 11. What if I have additional questions?

Answers to additional questions along with an activation demo can be found by visiting [CCCSRefundCard.com](http://CCCSRefundCard.com), or stopping by Pueblo Community College to learn more today. Additionally, Higher One offers easy answers to your questions with Easy Help<sup>SM</sup>—our self-service database containing answers to frequently asked questions.

# CCCSRefundCard.com



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

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