

# A Parent's Guide

## To The Oiler OneCard & OneAccount

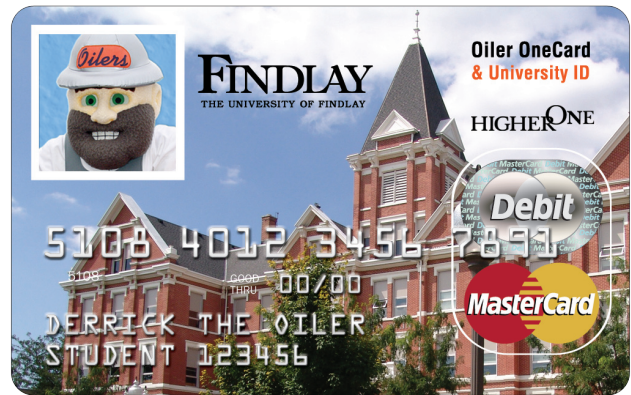
### What parents should know about the many features and advantages of the Oiler OneCard and OneAccount.

As involved parents of college students, you probably have many questions about how your sons or daughters will cope on their own. Will they be able to handle the pressures of balancing academic structure with social freedoms? How will they manage their money? While The University of Findlay faculty and staff will be doing everything they can to help students adjust to college life, Higher One can help students manage their money.

### Introducing the Oiler OneCard & the OneAccount

Higher One, Inc. has partnered with The University of Findlay to offer its students financial products and services that provide the ultimate convenience and ease of use. Introducing the Oiler OneCard! It's the one card your student will find indispensable for:

- **Access to campus facilities, school events, meal plans, and academic discounts.**
- **Purchasing clout and universal acceptance of a Debit MasterCard® card with the security & utility of The University of Findlay student ID card.**
- **Making purchases, fee free cash withdrawals at Higher One ATMs, pay bills and many more benefits.**
- **FREE FDIC insured checking account and 24 hour 7-day-a-week banking.**
- **The most convenient, powerful and easy-to-use combination to help manage your student's finances.**



### Using The Oiler OneCard

The Oiler OneCard can be used to open a FREE FDIC-insured checking account, called the OneAccount. Students can use it to make purchases at millions of locations worldwide and online, wherever Debit MasterCard® is accepted. Carrying the Oiler OneCard is safer than carrying around a lot of cash, and making purchases with a debit card is easier than writing a check. All students' debit purchases show up directly on their OneAccount online bank statement so they'll have the added benefit of always knowing how much money they've spent, where they have spent it and how much they have left in their account. Usually you would have to pre-qualify for a Debit MasterCard®, but students can get the power of Debit MasterCard® as another benefit of being enrolled.

### Zero Liability!

If students lose cash, more than likely they're out of luck. But if they lose their Oiler OneCard, there are no worries because of the MasterCard® Zero Liability Policy. Zero Liability means that your student won't be held responsible in the event of unauthorized use of the Oiler OneCard. They're covered from unauthorized purchases made in a store, over the telephone, or on the web. Just notify Higher One immediately if the card is lost, or they suspect unauthorized usage. You can learn more about the MasterCard® Zero Liability Policy at: [http://www.MasterCard.com/general/zero\\_liability.html](http://www.MasterCard.com/general/zero_liability.html).

# The OneAccount

Date	Type	Identifier	Description	(-)Withdrawal	(+)Deposit	Balance
02/07/2006	DEPOSIT				\$ 163.67	\$ 193.31
02/06/2006	Transfer	1647171	Money Sent to Jane Smith (jsmith@higherone.com)	\$ 11.00		\$ 29.64
02/02/2006	Card Purchase	MBS-CVDEX	Debit Card Transaction at Higher One Bookstore 123 456 7890 CT on 02/02	\$ 5.00		\$ 40.64

***It's simple and convenient for your student to track his or her spending with the OneAccount Online Statement.***

## The Convenient OneAccount

Personal checks are sometimes the preferred method of payment in some instances such as rent or other expenses, so your student will need to open a checking account. Chances are this will be at a different bank than yours, which can be very inconvenient when you need to deposit money into your student's account. Your student can simplify his or her banking with the OneAccount from Higher One.

- **Get a free traditional checking account that is FDIC insured.**
- **Bank with no monthly fees and no minimum balance required.**
- **Make deposits easily with electronic fund transfers from any other bank account.**
- **Bank online 24 hours a day, 7 days a week.**
- **Track deposits, checks and debit purchases easily with the detailed online statement.**
- **Order checks online at [www.OilerOneCard.com](http://www.OilerOneCard.com).**

## Easy Refunds<sup>SM</sup>

The Oiler OneCard provides a choice of methods to receive financial aid or college refunds, including the preferred "Easy Refund<sup>SM</sup>" method. With an Easy Refund<sup>SM</sup>, the student's money is deposited directly into their OneAccount just as soon as The University of Findlay releases it. This allows instant access to those funds. No waiting for an electronic transfer to another bank account, or for a check to come in the mail. Easy Refund<sup>SM</sup>, by far, is the fastest and easiest way for your student to gain access to their funds.

## EasyHelp<sup>SM</sup>

Occasionally, students may have questions about using their OneAccount. The answers to many of these questions are available online with "EasyHelp<sup>SM</sup>." EasyHelp<sup>SM</sup> is an interactive "Frequently Asked Questions" system that enables Oiler OneCard holders to quickly and easily find answers to questions relating to the use of the Oiler OneCard and the OneAccount. EasyHelp<sup>SM</sup> is available anytime online and provides immediate answers to the most frequent program questions. Even answers to some "not-so-frequently" asked questions. It's not just for the students, either. Parents can use EasyHelp<sup>SM</sup> as well, anytime, by logging on to: [www.OilerOneCard.com](http://www.OilerOneCard.com), then selecting the EasyHelp<sup>SM</sup> link.

## Simplify Life With Recurring Bill Payments for Cell Phone & Other Bills

With the OneAccount and the Oiler OneCard, the student can pre-authorize automatic deduction of recurring payments such as cell phone bills, cable TV, utility bills and more. With recurring bill payments, the student budgets the money to make the payments, but somebody else makes sure they're paid every month...and on time! Recurring payments save time and money because there are no stamps to buy, and no time wasted stuffing and addressing envelopes. Your student will find a convenient list of companies that accept Debit MasterCard® payments when they login to their OneAccount, and from the main menu bar select "OneAccount" then "Spend," then look for "Recurring Payments."

# Easy Ways To Manage Money

## You Or Others Can Easily Send Money To Your Student. Here's How!

When your son or daughter needs money in a hurry for unforeseen expenses, you want to make sure he or she gets it immediately. Sending them a check in the mail is just not immediate enough. One of the reasons the OneAccount is so flexible is the ability to send money to your student electronically, where it will be directly deposited into his or her OneAccount automatically. It's easy to do and doesn't require any special trips to your bank...just a journey on the "information highway." Just log on to: [www.OilerOneCard.com](http://www.OilerOneCard.com) and click on the "Sign Up To Send Money" button, then follow the instructions. Once you've added and confirmed a funding account, such as your own checking or savings account, you'll be able to transfer money electronically to your student.

**Keep this page and copy your login information below so it's always handy**

## Where Does The Money Go?

We all know that a college education is not cheap. However, it is absolutely one of the best investments you can make for your student's future. Surely you've asked the question "Where DOES the money go?" There are tuition payments, housing, meals, clothing and extras such as laundry, furniture for the dorm, books and supplies, computer hardware and software, entertainment and well, we could go on. The point is, there are a lot of expenses incurred. How do you keep track of them? If your student pays for most of these things with their Oiler OneCard Debit MasterCard®, keeping track of spending will be very easy. The OneAccount online statement will show every deposit, every money transfer, every Debit MasterCard® purchase or automatic bill payment, and every check written will be clearly identified. Students will be able to see any trends in their spending habits. If the trend is bad, they can take steps to correct it. Conversely, if their spending habits are good, they can see the reasons why and keep up the good work. The ability to track spending easily, and the convenient anytime access to the OneAccount makes planning and sticking to a budget simple while they learn how to manage their money.

## Here Are A Few Great Reasons To "Send Money" To Your Student Throughout The School Year

**Log on to: [www.OilerOneCard.com](http://www.OilerOneCard.com)**

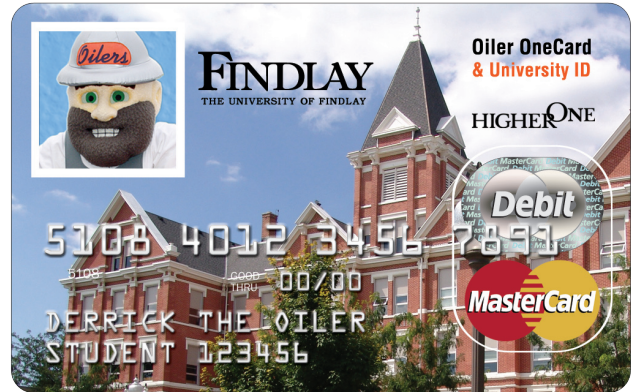
**User Name (e-mail address):** \_\_\_\_\_ **Password:** \_\_\_\_\_

Student's Birthday		Amount to Send\$ _____
<b>September</b>	A special gift to celebrate their day.	Amount to Send\$ _____
<b>November</b>	The start of the fall semester for books and supplies.	Amount to Send\$ _____
<b>December</b>	The upcoming holiday season.	Amount to Send\$ _____
<b>January</b>	A special gift students can purchase for themselves during exams.	Amount to Send\$ _____
<b>February</b>	The start of the spring semester for books and supplies.	Amount to Send\$ _____
<b>March</b>	A special "hang in there" gift for mid-terms.	Amount to Send\$ _____
<b>April</b>	"Spring Break!"	Amount to Send\$ _____
<b>May</b>	A special gift students can purchase for themselves during exams.	Amount to Send\$ _____
<b>Other Occasions</b>	A special "end of the year" reward.	Amount to Send\$ _____

# Let's Review

## A Powerful Combination

When you think of the simplicity and convenience the Oiler OneCard and OneAccount offers to full-time or part-time students, not to mention parents, it won't take long to recognize what a powerful combination it is. The combination of a Debit MasterCard® and online account statement is without a doubt the most convenient way for students to control spending and learn to manage their finances while in college. Plus, the OneAccount coupled with an "Easy Refund<sup>SM</sup>" provides your student with the absolute fastest and easiest way to receive his or her financial aid or school refund. The safety and convenience of students using their Oiler OneCard instead of carrying a lot of cash, and the ability to securely send money to your student online 24/7 will provide you with peace of mind.



**With all these benefits, why not take advantage of the Oiler OneCard and OneAccount today?**

## Send Your Student More Than Money!

### "Send Money" to your student and we'll give them 50 OneRewards points

Higher One has set up partnerships with local merchants around campus, and various online merchants as well. Whenever your student uses his or her Oiler OneCard at any of these participating merchants, he or she receives bonus points called OneRewards points. OneRewards points can be redeemed for free merchandise at our online redemption center. Parents and family can sign up online to send money to a student's OneAccount. It's safe, secure and easy to do. Just log on to [www.OilerOneCard.com](http://www.OilerOneCard.com), then click on the "Sign Up To Send Money" button, then follow the directions. The first time you send your student \$50 or more, Higher One will award your student 50 bonus OneRewards points\*.

### How Students Claim Their Points

Once you have made your first deposit to your student's OneAccount, the student can claim the points by clicking on the "EasyHelp" link. Next, they click on the tab "Ask a Question" and type in this offer code: 32651723. Once received, we will award 50 OneRewards points to their account.

\*Disclaimer: Offer limited to one per student.

**EASYHELP**  
The Fast & Easy way to get help!  
[www.OilerOneCard.com/easyhelp](http://www.OilerOneCard.com/easyhelp)

**FINDLAY**  
THE UNIVERSITY OF FINDLAY



**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.