Welcome to a world of choices designed with YOU in mind.
ABOUT HIGHER ONE

Higher One:

• Is a company founded by three college students who believed in a better way to help students receive and manage money.

• Has partnered with your University to deliver any money they may have for you.

• Offers students smarter ways to manage that money.

So take a few minutes to review your choices and learn more!

Ok, ready to get started?
FIRST, LOOK FOR THE GREEN ENVELOPE!

Choices that best fit you:

- Same day deposit of your refund to a Higher One® checking account.
- Deposit to another account.

Once it arrives, you’ll simply use your card inside to let us know how you’d like to receive your money.
VISIT. SET UP. CHOOSE.

JUST FOLLOW THESE THREE SIMPLE STEPS TO GET STARTED:

1. VISIT. RamAdvantageCard.com

2. SET UP. Enter your card number to get started.

3. CHOOSE. Select the option that best fits you.
WHEN IT COMES TO DECIDING HOW TO GET YOUR MONEY, JUST CHOOSE THE OPTION THAT BEST FITS YOU.

YOUR CHOICES INCLUDE:

• Same business day deposit to a Higher One checking account. Money deposited to the account the same business day funds are released by the University to Higher One.

• Deposit to another account. Money in two to three business days.

• Paper check. Money in five to seven business days.
LEARN MORE ABOUT OUR ACCOUNTS

HIGHER ONE OFFERS THREE ACCOUNT OPTIONS¹. FIND OUT MORE ABOUT THEM BELOW:

**OneAccount**
Money deposited to the account the same business day funds are released by the college/university. Plus great mobile features and easy ways to deposit!

**OneAccount edge**¹
Money deposited to the account the same business day funds are released by the college/university. Plus great mobile features, easy ways to deposit and only one monthly service fee! (No other fees charged by Higher One.)

**OneAccount Premier**
Money deposited to the account the same business day funds are released by the college/university. Plus great mobile features, premium cash back rewards and access to the expansive Allpoint® Network of ATMs!

¹ OneAccount Edge and OneAccount Premier may not be available to all customers or may only be available to customers who have already opened a OneAccount. Higher One checking accounts have a monthly service fee. See applicable fee schedule for further details.
GET STARTED!

Visit RamAdvantageCard.com