

Easy Refund Frequently Asked Questions

What are my options for receiving financial [or other] refunds?

Your options include having your refund:

- Directly deposited to your HigherOne OneAccount
- Deposited to another bank of your choice
- Mailed, as a paper check, to the address you designate

What is the HigherOne OneAccount?

The HigherOne OneAccount is a fully functioning FDIC insured FREE CHECKING account that allows you to access your financial aid refunds quicker and easier than ever before.

The OneAccount has no minimum balance, no monthly fees, and free internet banking features. With it, you can use your Easy Refund Card to make purchases anywhere MasterCard Debit is accepted.

What are the advantages of having my refunds deposited directly to my HigherOne One Account?

1. Depositing your refund to a HigherOne OneAccount is the quickest way to gain access to your money. In order to have your refund directly deposited, activate your OneAccount as soon as you can. After your financial aid is disbursed and your billing charges have been paid, remaining funds will be released by Siena Heights University and directly deposited to your OneAccount.
2. You can use the Easy Refund Card to make purchases at all MasterCard debit locations (NOTE: **This card is NOT a credit card**), access cash at an ATM, pay bills, send money electronically and much more.
3. There is no charge to you for receiving your refund directly in your HigherOne OneAccount. There is no monthly fee or minimum balance for the OneAccount.

How will I know when my financial aid [or other] refund has been directly deposited to my HigherOne OneAccount?

IF YOU QUALIFY FOR A REFUND, You will receive an EMAIL when your financial aid refund or any refund has been directly deposited to your OneAccount. Additionally, you will be able to see details of your OneAccount by accessing your OneAccount statement on the website.

Is this my student ID card?

No. **Main Campus Students:** Please contact Residence Life if you do not have your student ID card. **Off Campus Students:** Please contact the office of the location you attend for more information regarding student ID cards.
