Welcome!
The Money Network™ Education Funds Disbursement Card and Money Network™ Checks (your "Account") offer you a complete and convenient package of services you can use to access and manage your money instantly. Your funds will be deposited directly into your Account so you have immediate access to your money.

For Customer Service, please call: 1-800-822-4283
Visit us online at: www.moneynetworkedu.com

How to:

Keep your Card secure.
Your PIN keeps your Account and the money in it secure. You should not give your PIN to anyone for any reason. If you can’t remember your PIN, call Customer Service and tell the Representative that you need to create a new one.

Keep track of your Account balance in three easy ways:
- Via email or text message. Visit us online or call Customer Service to sign up for automatic daily or weekly balance updates sent via email or directly to your mobile via text message.
- Online. Login to your Account online.
- By phone. Listen to your balance by calling Customer Service.

* Your cellular phone carrier’s standard rates or other charges for receiving text messages may apply.

Make a purchase at a store.
Once your purchases have been rung up:
- Swipe or present your Card.
- Follow the prompts on the screen.
- Enter your 4-digit PIN or sign for the transaction.

NOTE: Process may vary by merchant. Certain transaction limits may apply. Please see the Transaction Limit Schedule for more information. Cash back can be received at participating merchants when your 4-digit PIN is used.

Make a purchase at a gas station.
Give your Card to the gas station attendant to pre-pay for gas and avoid a pre-authorization. As with most debit cards, if you pay at the pump, merchants will pre-authorize your purchase and place a “hold” on a set dollar amount on your Account that is higher than the actual purchase amount. The balance is released once the payment is processed, which can take up to three days.

How to:

Make a purchase at hotels.
The hotel clerk will verify that your Card has sufficient funds to pay an estimated bill for your stay. That amount will be "held" in your Account, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted.

Use your Card for rental cars.
Some rental car companies may require that you use a credit card to make a reservation. Your Card is always welcome for final payment.

Get cash at an ATM.
Swipe or insert your Card:
- Enter your PIN.
- Select WITHDRAWAL from CHECKING.
- Enter the dollar amount you want to withdraw.
- Take your cash and your receipt.

HELPFUL TIP! An additional fee or surcharge may be applied by an Out-of-Network ATM owner or operator. To avoid ATM withdrawal and surcharge fees, use an In-Network ATM. Visit us online to find one near you. See Transaction Limit and Fee Schedule.

Reload your Account.*
In addition to having your student funds disbursement go straight to your Account, you can add money to your Account in the following ways:

1. Add funds directly to your account (free). Different types of payments can be loaded directly onto your Account, including money from one or more jobs, tax refunds, child support and government benefits. Go online or call Customer Service to learn more.
2. Have family or friends add money to your Account. Anyone can send money from their bank account directly to your Money Network Account. Log in to your Account online to learn more.

*This feature requires a one-time verification of your identity.

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3. Through participating merchants or at a MoneyGram® or Western Union® agent location near you. To find a location, visit us online or call Customer Service.

NOTE: Reload fees and limits for this option may vary by merchant. See Fee Schedule, Transaction Limit Schedule and Terms and Conditions for more information.

Use a Money Network™ Check.

Money Network Checks can be used to pay bills, such as rent and utilities. You can also write a Check to yourself and cash it for free at participating locations to access the money available in your Account. Money Network Checks must be activated before they can be used. The Checks include more detailed information and instructions.

• Call Customer Service to request more Checks at no additional cost.
• Check cashing locations, such as participating Walmart Stores, can be found by using the Money Network locator tool online or by calling Customer Service.

Pay bills online with your Card.

Visit us online to learn the different ways in which you can pay your bills over the Internet.

Manage your Account online or over the phone.

Access your Account information at any time, free of charge, by visiting us online or by calling Customer Service. All you need is the number on the front of your Card and your PIN to log in to:

• Set up alerts online to receive your Account balance daily or once a week via e-mail or text message.

• Hear or view your Account balance and transaction activity.
• Change your PIN.
• Request a statement.**
• Transfer funds from your Account to a personal bank account.
• Request a Secondary Card for a family member or dependent.***
• Send funds to a Secondary Card.****

* Your cellular phone carrier’s standard rates or other charges for receiving text messages may apply.
** Fees may apply. See Fee Schedule.

Transfer money from your Account to a personal bank account.

Before you can initiate a transfer, you will need to:

• Obtain the BANK ROUTING NUMBER and BANK ACCOUNT NUMBER from a personal check tied to the bank account that will receive the funds (see example below).

$ Pay bills online with your Card.

Visit us online to learn the different ways in which you can pay your bills over the Internet.

Find out if the bank account is a CHECKING or SAVINGS account.

Once you have the required information:

• Go to online or call Customer Service and access your Account.
• Select the option to transfer funds to a bank account and follow the instructions.

NOTE: Transfers initiated on a banking business day prior to 5:00 PM CST will be available at the designated bank account on the next business day. Transfers completed after 5:00 PM CST or on weekends and holidays will be available at the designated bank account on the second business day.

Request a Secondary Card.*

Sharing your money with family and dependents is easy!

• Request a Secondary Card linked to your Account online or by calling Customer Service.
• You can send money from your Account to a Secondary Card when you need to, or you can set up a recurring funds share with a set amount online or by calling Customer Service.
• Your family member or dependent can use the Secondary Card to shop, pay bills, get cash back and withdraw cash from ATMs. Once they reach a zero balance, they must wait for you to send more funds to the Secondary Card.

NOTE: Fees may apply to Secondary Cards. See Fee Schedule.

Report a lost or stolen Card or Check.

Lost or stolen Cards or Checks must be reported as soon as possible.

1. If your Card is also your school ID (i.e. your Card displays a photo of you): Contact the office at your school that issues campus IDs. You can use your Money Network™ Checks to access your money until you obtain a new Card. Your Money Network Account balance will be sent automatically from your lost or stolen Card to your new Card when you activate it.

2. If your Card is not a school ID (i.e. your card does not display a photo of you): Call Money Network Customer Service to report your card lost or stolen. We will send you a replacement Card. You can use your Money Network™ Checks to access your money until your new Card arrives. Your balance will be sent automatically from your lost or stolen Card to your new Card when you activate it.

3. Lost or stolen Money Network Check. A Customer Service Representative will research the Check’s status to confirm that it has not been cashed and will restore the funds to your Account. If additional time is required to research the Check’s status, please allow up to 30 days to restore the Check amount to your Account.

For more information on using your Card, visit us online or call Customer Service.

Frequently Asked Questions

Q. Do I have to pay a sign-up fee to get a Card?
A. No. It is a free benefit offered by your school.

Q. Do I get a new Card each time I get a new student aid disbursement?
A. No, your funds are deposited into your Account each time a disbursement occurs. You can use your existing Card to access the money in your Account at any time.

Q. What if I don’t spend all the money that was deposited into my Account?
A. Your money will remain in your Account until you spend, transfer or withdraw it. A monthly fee may apply if your Card does not register any activity for a specified period of time (See Fee Schedule for more information).

Q. Is there a monthly fee for the Card?
A. No, however a monthly fee may apply if your Account is inactive for a certain period of time. See the Fee Schedule in the Terms and Conditions for more information.

Q. I don’t want to pay any fees to withdraw cash; what can I do?
A. You can withdraw your money using one or a combination of the free services and transactions listed on your Fee Schedule.

Q. Does my school know where I spend my money?
A. No. Your school does not have access to any of your Account information including purchases and other transactions.

Q. What happens if I need to return a purchase?
A. Each merchant location has its own return policy and will handle the return in the same manner as any other Visa transaction. You may receive a credit to your Card, a cash refund or a store credit. It may take up to one week for a credit to appear.

Money Network™