A Parent’s Guide
To The PSU OneCard & OneAccount

What parents should know about the many features and advantages of the PSU 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 PSU will be doing everything they can to help students adjust to college life, Higher One can help students manage their money.

Introducing the PSU OneCard & the OneAccount
Higher One, Inc. has partnered with PSU to offer its students financial products and services that provide the ultimate convenience and ease of use. Introducing the PSU 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 PSU student I.D. 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 students finances.

Using The PSU OneCard
The PSU 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 PSU 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 PSU 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 PSU 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 PSU 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.
Easy Refunds℠

The PSU OneCard provides a choice of methods to receive financial aid or university refunds, including the preferred “Easy Refund℠” method. With an Easy Refund℠, the student’s money is deposited directly into their OneAccount just as soon as Portland State University releases it. This allows instant access to those funds. No waiting 3 days for an electronic transfer to another bank account, or 7 days for a check to come in the mail. Easy Refund℠, by far, is the fastest and easiest way for your student to gain access to their funds.

EasyHelp℠

Occasionally, students may have questions about using their OneAccount. The answers to many of these questions are available online with “EasyHelp℠.” EasyHelp℠ is an interactive “Frequently Asked Questions” system that enables PSU OneCard holders to quickly and easily find answers to questions relating to the use of the PSU OneCard and the OneAccount. EasyHelp℠ 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℠ as well, anytime, by logging on to: www.PSUOne.com, then selecting the EasyHelp℠ link.

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

With the OneAccount and the PSU 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.PSUOne.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 PSU 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

<table>
<thead>
<tr>
<th>Occasion</th>
<th>Reason</th>
<th>Amount to Send</th>
<th>Password</th>
</tr>
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<tbody>
<tr>
<td>Student's Birthday</td>
<td>A special gift to celebrate their day.</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>September</td>
<td>The start of the Fall semester for books and supplies.</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>November</td>
<td>The upcoming holiday season.</td>
<td>$__________</td>
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<tr>
<td>December</td>
<td>A special gift the student can purchase for themselves during exams.</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>January</td>
<td>The start of the Spring semester for books and supplies.</td>
<td>$__________</td>
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<tr>
<td>February</td>
<td>A special “hang in there” gift for mid-terms.</td>
<td>$__________</td>
<td></td>
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<tr>
<td>March</td>
<td>“Spring Break!”</td>
<td>$__________</td>
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</tr>
<tr>
<td>April</td>
<td>A special gift the student can purchase for themselves during exams.</td>
<td>$__________</td>
<td></td>
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<tr>
<td>May</td>
<td>A special “end of the year” reward.</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>Other Occasions</td>
<td></td>
<td>$__________</td>
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Let's Review

A Powerful Combination
When you think of the simplicity and convenience the PSU 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 RefundSM" 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 PSU 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 PSU OneCard and OneAccount today?

EASYHELP
The Fast & Easy way to get help!
www.PSUOne.com/easyhelp