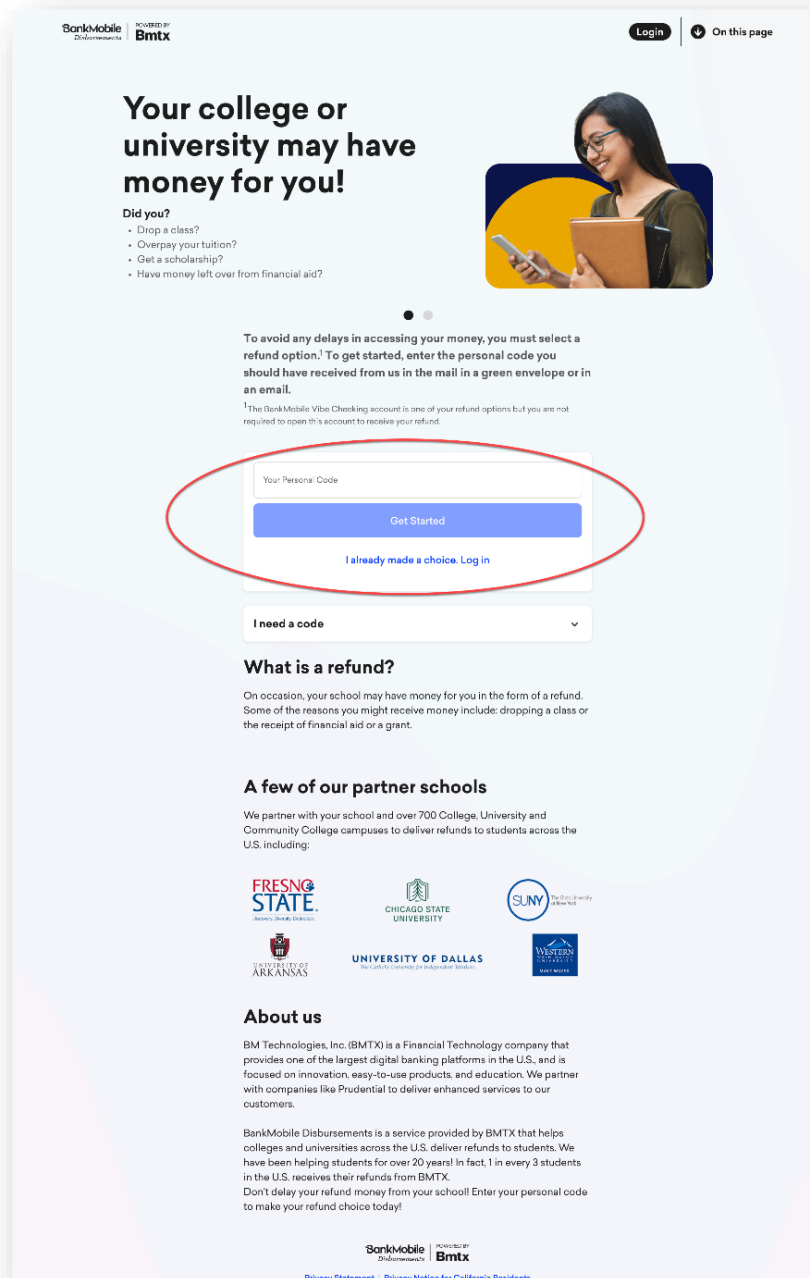


Students start by visiting refundselection.com which briefly explains the refund selection process and possible reasons for receiving a refund.

Welcome!

From either the refund selection kit mailed to their address or the email they received, they'll enter their Personal Code into the box and select "Get Started" to continue.



The screenshot shows the homepage of refundselection.com. At the top, there are logos for BankMobile Disbursements and Bmtx, along with a Login button and a link to "On this page". The main heading is "Your college or university may have money for you!". Below this, a section titled "Did you?" lists reasons for receiving a refund: "Drop a class?", "Overpay your tuition?", "Get a scholarship?", and "Have money left over from financial aid?". To the right is an image of a student. A note states: "To avoid any delays in accessing your money, you must select a refund option.¹ To get started, enter the personal code you should have received from us in the mail in a green envelope or in an email." A footnote explains: "¹The BankMobile Vibe Checking account is one of your refund options but you are not required to open this account to receive your refund." The login form is highlighted with a red oval. It contains a text input field for "Your Personal Code", a blue "Get Started" button, and a link "I already made a choice. Log in". Below the form is a dropdown menu labeled "I need a code". The page also includes a "What is a refund?" section, a "A few of our partner schools" section with logos for Fresno State, Chicago State University, SUNY, University of Arkansas, University of Dallas, and Western Kentucky, and an "About us" section.

BankMobile Disbursements | Bmtx

Login | On this page

Your college or university may have money for you!

Did you?

- Drop a class?
- Overpay your tuition?
- Get a scholarship?
- Have money left over from financial aid?

To avoid any delays in accessing your money, you must select a refund option.¹ To get started, enter the personal code you should have received from us in the mail in a green envelope or in an email.

¹The BankMobile Vibe Checking account is one of your refund options but you are not required to open this account to receive your refund.

Your Personal Code

Get Started

[I already made a choice. Log in](#)

I need a code

What is a refund?

On occasion, your school may have money for you in the form of a refund. Some of the reasons you might receive money include: dropping a class or the receipt of financial aid or a grant.

A few of our partner schools

We partner with your school and over 700 College, University and Community College campuses to deliver refunds to students across the U.S. including:

FRESNO STATE
CHICAGO STATE UNIVERSITY
SUNY
UNIVERSITY OF ARKANSAS
UNIVERSITY OF DALLAS
WESTERN KENTUCKY

About us

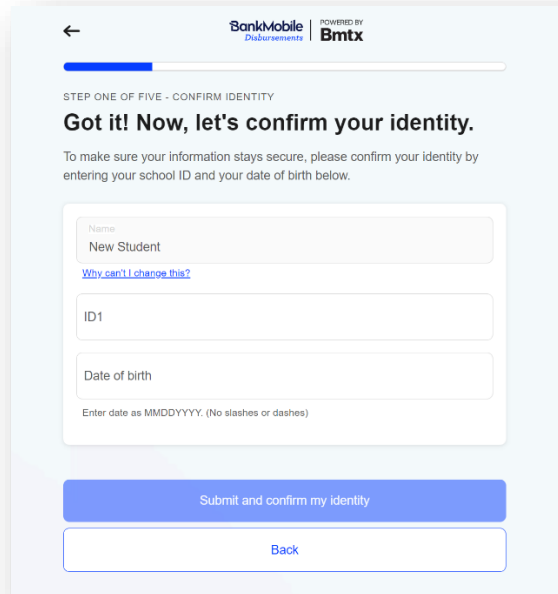
BM Technologies, Inc. (BMTX) is a Financial Technology company that provides one of the largest digital banking platforms in the U.S. and is focused on innovation, easy-to-use products, and education. We partner with companies like Prudential to deliver enhanced services to our customers.

BankMobile Disbursements is a service provided by BMTX that helps colleges and universities across the U.S. deliver refunds to students. We have been helping students for over 20 years! In fact, 1 in every 3 students in the U.S. receives their refunds from BMTX. Don't delay your refund money from your school! Enter your personal code to make your refund choice today!

BankMobile Disbursements | Bmtx

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Step 1. Students will then confirm their identity by entering information that must match what was included in their demographic record. Records are sent to BMTX by your institution. Please note: The information included in this screenshot is an example and fields may vary.



← BankMobile Disbursements POWERED BY Bmtx

STEP ONE OF FIVE - CONFIRM IDENTITY

Got it! Now, let's confirm your identity.

To make sure your information stays secure, please confirm your identity by entering your school ID and your date of birth below.

Name
New Student
[Why can't I change this?](#)

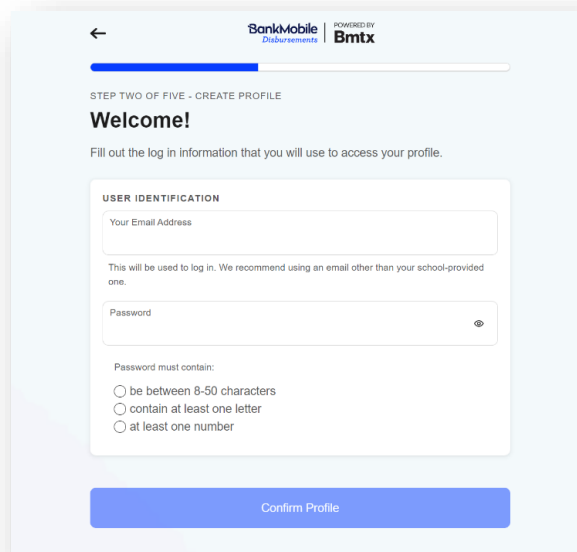
ID1

Date of birth
Enter date as MMDDYYYY. (No slashes or dashes)

Submit and confirm my identity

Back

Step 2. Creating a profile is done next as the student enters their preferred email address and password.



← BankMobile Disbursements POWERED BY Bmtx

STEP TWO OF FIVE - CREATE PROFILE

Welcome!

Fill out the log in information that you will use to access your profile.

USER IDENTIFICATION

Your Email Address

This will be used to log in. We recommend using an email other than your school-provided one.

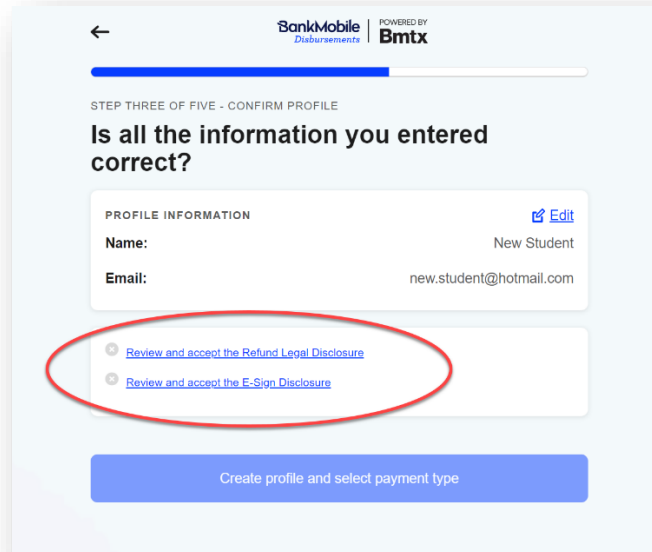
Password

Password must contain:

- ☐ be between 8-50 characters
- ☐ contain at least one letter
- ☐ at least one number

Confirm Profile

Step 3. The student confirms that all information entered is correct to create their profile and advances to choosing their refund preference. Before moving to the next step, students must both open and accept the Refund Legal Disclosure and the [E-Sign Disclosure](#) which appear in pop-up screens.



← BankMobile | POWERED BY Bmtx Disbursements

STEP THREE OF FIVE - CONFIRM PROFILE

Is all the information you entered correct?

PROFILE INFORMATION [Edit](#)

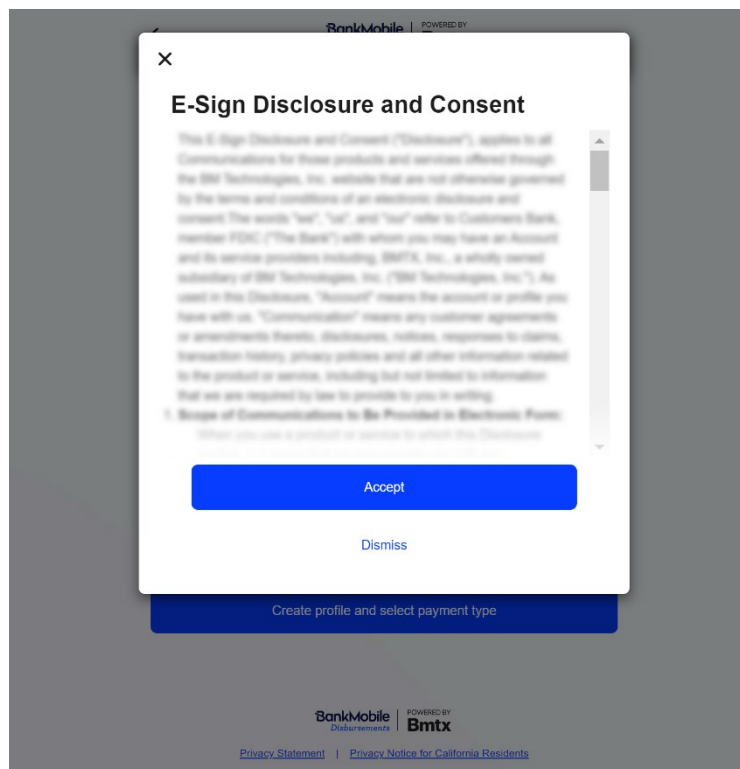
Name: New Student

Email: new.student@hotmail.com

[Review and accept the Refund Legal Disclosure](#)

[Review and accept the E-Sign Disclosure](#)

Create profile and select payment type



×

E-Sign Disclosure and Consent

This E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for those products and services offered through the BankMobile Disbursements, Inc. website that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. The words "we", "us" and "our" refer to BankMobile Disbursements, Inc. ("BankMobile") with whom you may have an Account and its service providers including BMTX, Inc., a wholly owned subsidiary of BankMobile Disbursements, Inc. ("BMTX, Inc."). As used in this Disclosure, "Account" means the account or profile you have with us. "Communication" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

1. Scope of Communications to Be Provided in Electronic Form:

When you use a product or service for which this Disclosure

Accept

Dismiss

Create profile and select payment type

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[Privacy Statement](#) | [Privacy Notice for California Residents](#)

←

BankMobile
Disbursements

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Bmtx

STEP THREE OF FIVE - CONFIRM PROFILE

Is all the information you entered correct?

PROFILE INFORMATION

Name:

New Student

Email:

new.student@hotmail.com

Edit

☒

I have reviewed and accepted the [Refund Legal Disclosure](#)

☒

I have reviewed and accepted the [E-Sign Disclosure](#) and hereby give you my affirmative consent to provide Electronic Communications to me as described herein. I further agree that my computer satisfies the hardware and software requirements specified above and that I will provide you with a current email address at which you may send Electronic communications to me. I agree that my email address noted above shall be the primary means of communications between BM technologies, INC. and I for receiving all notices about my account, policies and notices and all legal and regulatory disclosures associated with my relationship with BM Technologies, Inc.

Create profile and select payment type

Step 4. It's time for the student to select their refund preference.

←

BankMobile

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Bmtx

STEP FOUR OF FIVE - MAKE YOUR CHOICE

Your school may have money for you.

Choose how to get it:



MONEY DELIVERED IN

One to Two Business Days

Deposit to an Existing Account

✓ Fees and features vary from institution to institution, including:

- Monthly fees
- Overdraft fees
- Cash back programs
- Mobile deposit
- ATM access
- Cash deposit limits
- Cash withdrawal limits
- Mobile wallet (Apple Wallet, Google Wallet, and Samsung Wallet)

✓ Please check your fee schedule and the terms and conditions of your account to confirm the fees and features. We encourage you to be aware of all the features and fees associated with your account.

Typically, it takes 1-2 business days for the receiving bank to credit the money to your account. Money is transferred to an existing account the same business day we receive funds from your school.

Select



MONEY DELIVERED

Same Business Day

BankMobile Vibe Checking Account

✓ NEW! Cash back Offers! Automatically earn cash back on debit card purchases from merchants you know and love at 4,000+ online locations and 12,000+ local locations. See [Cash Back Terms & Conditions](#).

✓ A convenient, reliable, modern bank account for life. All the features you'd expect, plus:

- Get paid up to 2 days early with **payroll direct deposit!** Early access to funds cannot be guaranteed. Limitations apply. [See details.](#)
- Access to over 55,000 fee-free Allpoint® ATMs. Allpoint ATM locations, availability and hours of operation may vary by merchant and is subject to change.
- Mobile wallet (Apple Wallet, Google Wallet, and Samsung Wallet).
- Add cash at retailers like Walmart, CVS, and 7-Eleven.
- 0.50% Annual Percentage Yield (APY) on balances up to \$100,000 with qualifying deposits. [See APY details.](#)
- No hidden fees, overdraft fees, or minimum balance requirement. \$3.95 monthly service fee avoidable with \$500 in qualifying deposits per statement cycle. For full details, please see the [BankMobile Vibe Checking Account Fee Schedule and Interest Rate Information](#).
- [Account Terms & Conditions](#), [Cash Withdrawal](#), and [Deposit Limits](#).

✓ Security and peace of mind. Your money is FDIC-insured and our apps are backed by state-of-the-art technology.

✓ Exceptional customer service. Our dedicated agents are here to assist you 8 AM - 11 PM ET, 364 days of the year!

If you open a digital BankMobile Vibe Checking Account upon identity verification, money is deposited the same business day we receive funds from your school.

Select

Please note, there may be circumstances where your ability to change your refund preference may be restricted - for example, if we become aware of potential ID theft or a compromised account.

BankMobile

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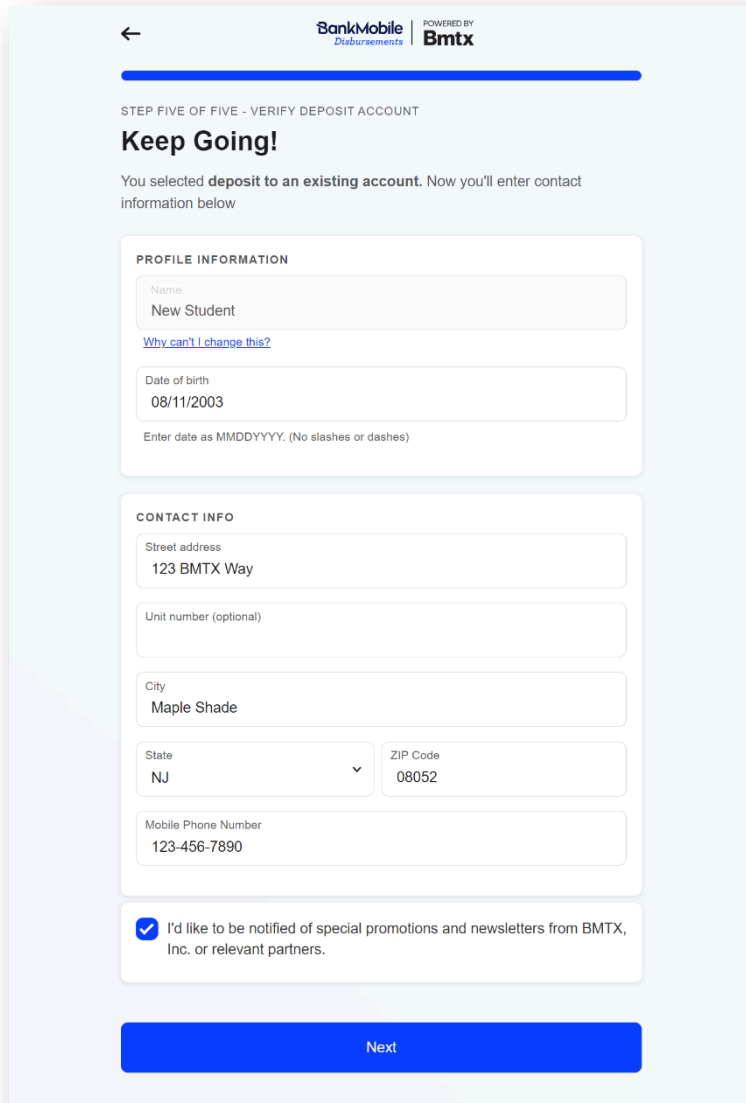
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Transfer to an External Account

If the student selects the option, “Transfer to an External Account,” the information provided during the next three screens is to designate where funds should be deposited. Students will enter the name of their bank, routing number and account number for the account where they want their funds deposited. Students should review the bank account information for accuracy. If edits are necessary, they have the option to go back and make corrections. Once the following screens are finished, the refund selection process is complete.



The screenshot shows a mobile app interface for BankMobile Disbursements, powered by Bmtx. The screen is titled "STEP FIVE OF FIVE - VERIFY DEPOSIT ACCOUNT" and features a large blue "Keep Going!" button. Below the button, a message states: "You selected deposit to an existing account. Now you'll enter contact information below". The form is divided into two sections: "PROFILE INFORMATION" and "CONTACT INFO".

PROFILE INFORMATION


- Name: New Student
- [Why can't I change this?](#)
- Date of birth: 08/11/2003
- Enter date as MMDDYYYY. (No slashes or dashes)

CONTACT INFO

- Street address: 123 BMTX Way
- Unit number (optional):
- City: Maple Shade
- State: NJ
- ZIP Code: 08052
- Mobile Phone Number: 123-456-7890

☒ I'd like to be notified of special promotions and newsletters from BMTX, Inc. or relevant partners.

Next



BankMobile

Disbursements

POWERED BY

Bmtx

STEP FIVE OF FIVE - VERIFY DEPOSIT ACCOUNT

Link your account

To deposit your refund to an existing account, please enter the banking information below.

BANK ACCOUNT INFORMATION

Bank Name

Account Type


Checking

▼

Routing Number

Account Number

Next



BankMobile
Disbursements

POWERED BY
Bmtx

STEP FIVE OF FIVE - VERIFY DEPOSIT ACCOUNT

Almost Done!

Please verify all the information you provided and press "Submit" to complete setup.

PROFILE INFORMATION

[Edit](#)

Name: New Student

Date of Birth: 08/11/2003

CONTACT INFORMATION

[Edit](#)


Street Address: 123 BMTX Way

City: Maple Shade

State: NJ

ZIP Code: 08052

Mobile Phone: 123-456-7890

 Please ensure you enter your bank account information correctly. Funds cannot be reversed once deposited into an account.

BANK ACCOUNT INFORMATION

[Edit](#)

Bank Name: Anywhere National Bank

Account Type: Checking

Routing Number: 123456789

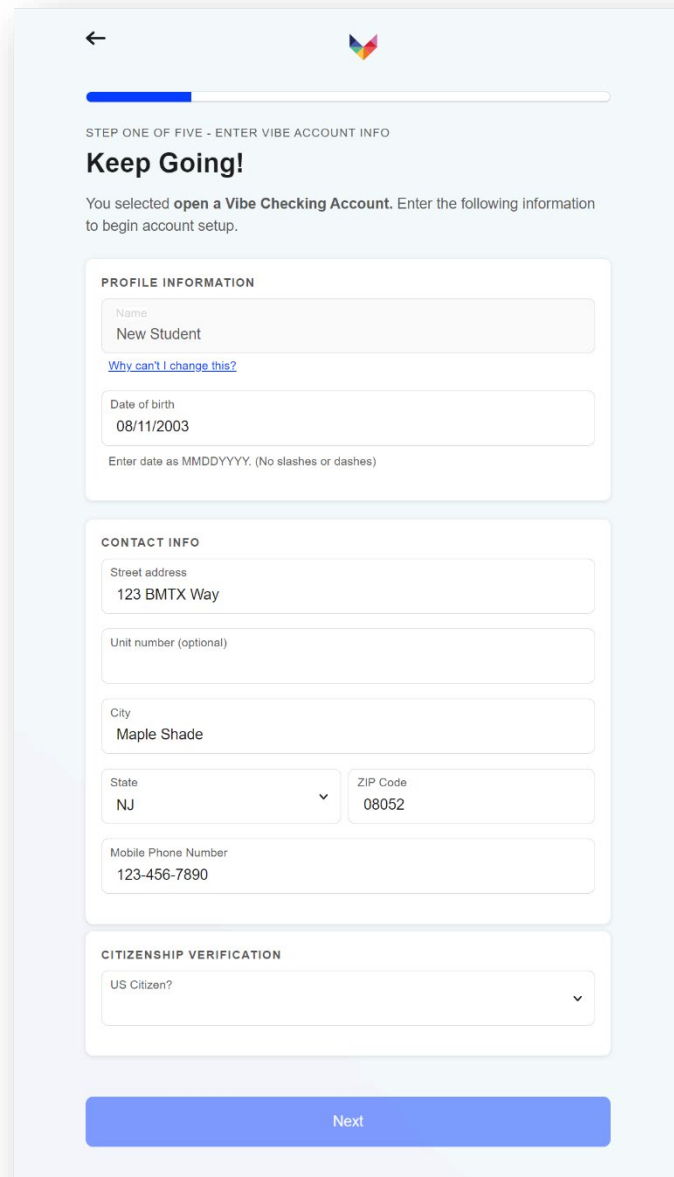
Account Number: 000987654

By submitting this request, I agree to receive disbursements electronically to account number 000987654 and routing number 123456789, and authorize BM Technologies, Inc. to disburse these electronic transactions to the aforementioned account. I also certify that the account information I have provided is correct and agree that I am fully responsible if any of the above information is incorrect and results in the misrouting of the disbursement. I agree to hold BM Technologies, Inc. harmless for any damages, expenses or costs that result from the inaccuracy of the bank information provided by me. Furthermore, I authorize BM Technologies, Inc. to initiate a debit to the account specified above in the event that an error was made resulting in overpayment or fraud.

Submit

Vibe Checking Account

If the student chooses to open the optional Vibe Checking Account, they'll begin by entering their contact information to begin account setup.



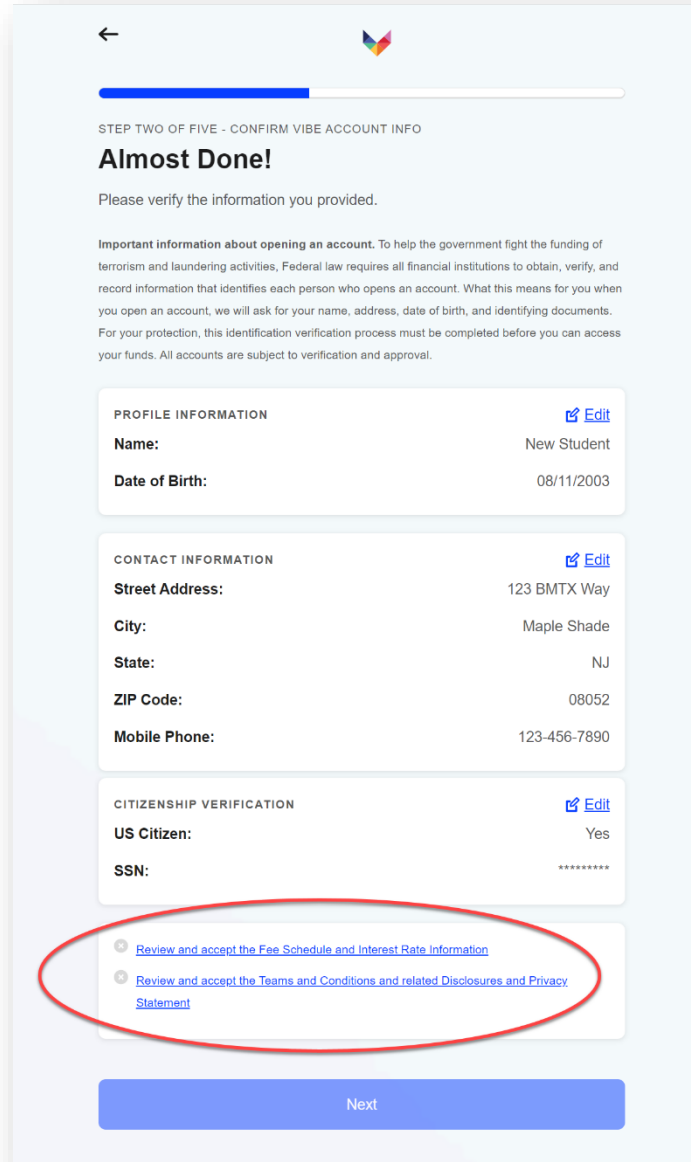
The screenshot shows a mobile app interface for setting up a Vibe Checking Account. At the top, there is a back arrow and a Vibe logo. Below a progress bar, the text reads "STEP ONE OF FIVE - ENTER VIBE ACCOUNT INFO". The main heading is "Keep Going!". A message states: "You selected **open a Vibe Checking Account**. Enter the following information to begin account setup."

The form is divided into three sections:

- PROFILE INFORMATION**
 - Name: New Student (with a link "Why can't I change this?")
 - Date of birth: 08/11/2003 (with a note "Enter date as MMDDYYYY. (No slashes or dashes)")
- CONTACT INFO**
 - Street address: 123 BMTX Way
 - Unit number (optional):
 - City: Maple Shade
 - State: NJ (dropdown menu)
 - ZIP Code: 08052
 - Mobile Phone Number: 123-456-7890
- CITIZENSHIP VERIFICATION**
 - US Citizen? (dropdown menu)

A blue "Next" button is at the bottom.

After confirming the information entered is correct, students will be provided with the ‘Fee Schedule and Interest Rate Information’ and ‘Terms & Conditions and Related Disclosures’ links. Each pop-up screen requires review and acknowledgement before advancing to the next page is possible. For current information, please visit the following links: [Fee Schedule](#) and [Disclosures](#).



←

STEP TWO OF FIVE - CONFIRM VIBE ACCOUNT INFO

Almost Done!

Please verify the information you provided.

Important information about opening an account. To help the government fight the funding of terrorism and laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you when you open an account, we will ask for your name, address, date of birth, and identifying documents. For your protection, this identification verification process must be completed before you can access your funds. All accounts are subject to verification and approval.

PROFILE INFORMATION [Edit](#)

Name: New Student

Date of Birth: 08/11/2003

CONTACT INFORMATION [Edit](#)

Street Address: 123 BMTX Way

City: Maple Shade

State: NJ

ZIP Code: 08052

Mobile Phone: 123-456-7890

CITIZENSHIP VERIFICATION [Edit](#)

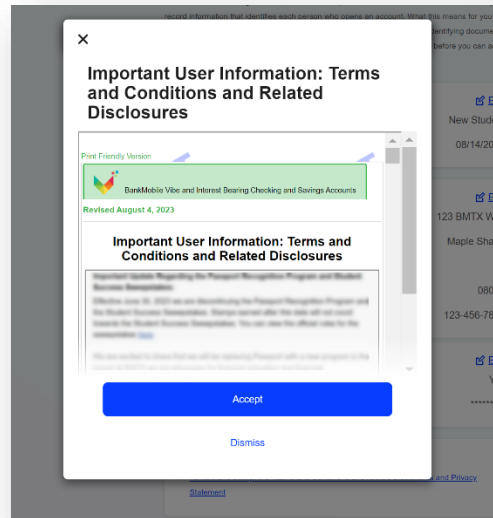
US Citizen: Yes



SSN: *****

[Review and accept the Fee Schedule and Interest Rate Information](#)

[Review and accept the Terms and Conditions and related Disclosures and Privacy Statement](#)

Next



STEP TWO OF FIVE - CONFIRM VIBE ACCOUNT INFO

Almost Done!

Please verify the information you provided.

Important information about opening an account. To help the government fight the funding of terrorism and laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you when you open an account, we will ask for your name, address, date of birth, and identifying documents. For your protection, this identification verification process must be completed before you can access your funds. All accounts are subject to verification and approval.

PROFILE INFORMATION
[Edit](#)

Name: New Student

Date of Birth: 08/11/2003

CONTACT INFORMATION
[Edit](#)

Street Address: 123 BMTX Way

City: Maple Shade

State: NJ

ZIP Code: 08052

Mobile Phone: 123-456-7890

CITIZENSHIP VERIFICATION
[Edit](#)

US Citizen: Yes

SSN: *****

☒ I have reviewed and accepted the [Fee Schedule and Interest Rate Information](#)

☒ I have reviewed and accepted the [E-Sign Disclosure](#) Terms and Conditions and related Disclosures and Privacy Statement

[Next](#)

Next, the student chooses between opening the checking account and opening both the checking and savings accounts. Once the account has been opened, the new Vibe accountholder will gain access to their Virtual Card Number via the My Card section of the BankMobile Vibe Mobile App and Web App.

