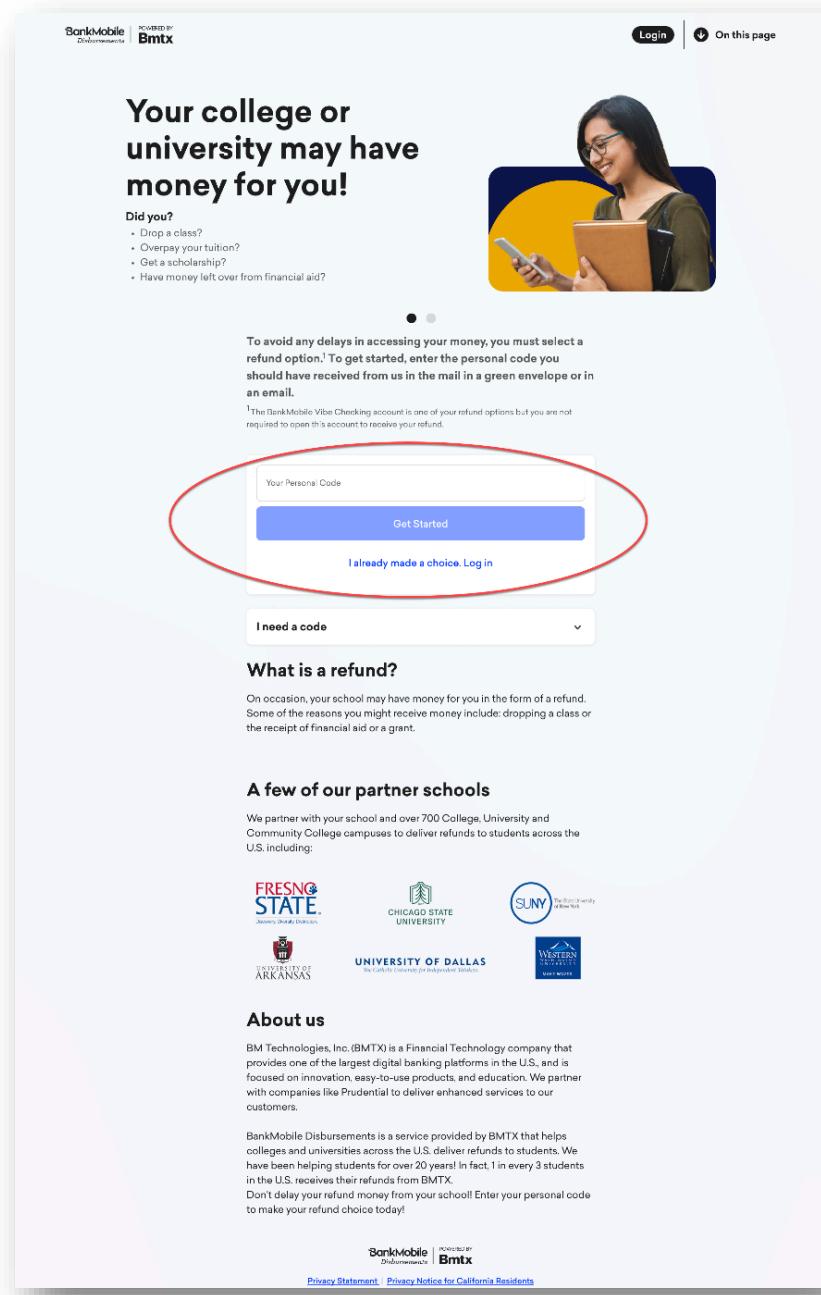


Students start by visiting refundselection.com which briefly explains the refund selection process and possible reasons for receiving a refund.

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.



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 Visa® Checking account is one of your refund options but you are not required to open this account to receive your refund.

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
San Joaquin Delta College

CHICAGO STATE UNIVERSITY

SUNY
The State University of New York

UNIVERSITY OF DALLAS
The Catholic University for Independent Studies

WESTERN STATE
SACRAMENTO STATE

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.

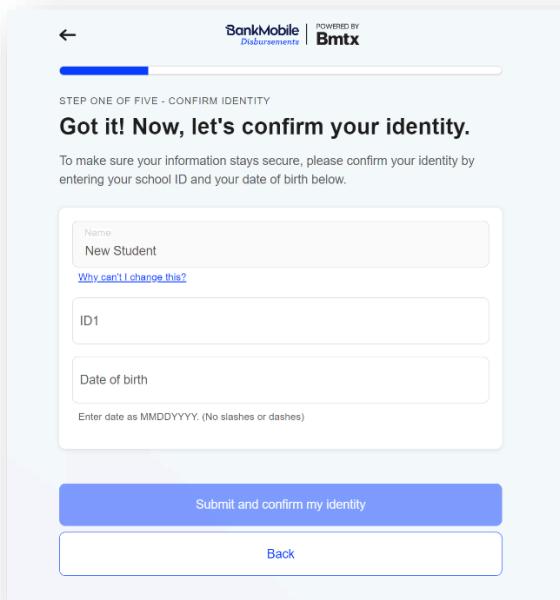
BankMobile Disbursements is a service provided by BMTX that helps colleges and universities across the U.S. deliver refunds to students. We have been helping students for over 20 years! In fact, 1 in every 3 students in the U.S. receives their refunds from BMTX.

Don't delay your refund money from your school! Enter your personal code to make your refund choice today!

BankMobile | BMTX

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

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.



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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?](#)

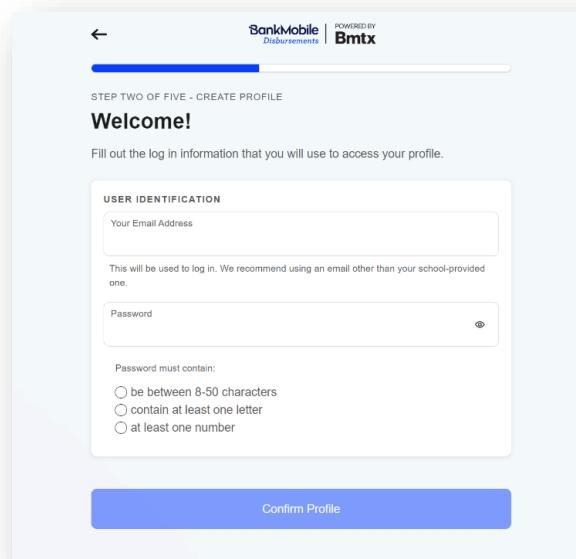
ID1

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.



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Disbursements | 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.

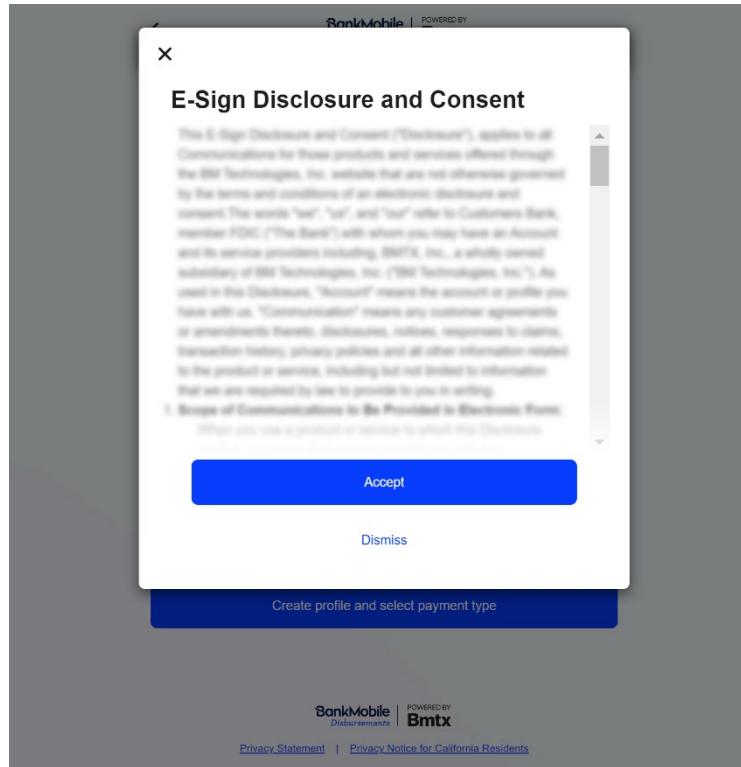
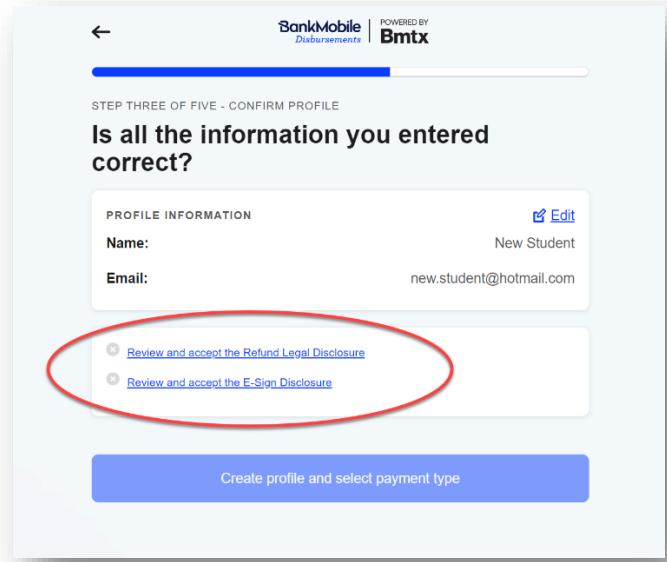
Password

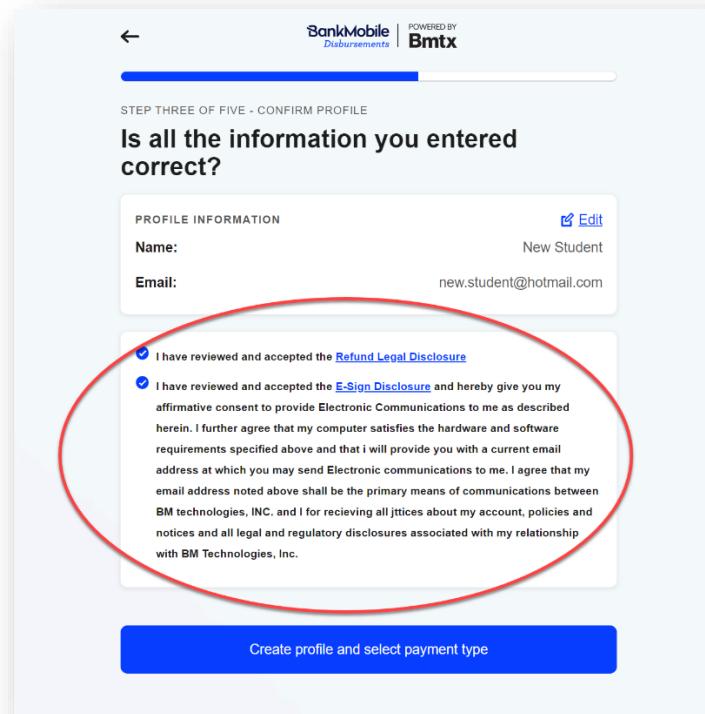
>Password must contain:

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.





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Bmtx

STEP THREE OF FIVE - CONFIRM PROFILE

Is all the information you entered correct?

PROFILE INFORMATION [Edit](#)

Name: New Student

Email: new.student@hotmail.com

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
Digital Banking | **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 fees 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.



MONEY DELIVERED

Same Business Day

BankMobile Vibe Checking Account

✓ NEW! Cash back Offer! Automatically earn cash back on debit card purchases from merchants you love and love at 40,000+ online locations and 10,000+ physical 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** (subject to approval and is not guaranteed). Limitations apply. See [details](#).
- Access to over 15,000 fee-free ATMs*
*ATMs. Absent ATM location 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
- 0.05% Annual Percentage Yield (APY) on balances up to \$20,000.99 with qualifying deposits. See [APY details](#)
- No hidden fees, overstatement fees, or minimum balance requirements. \$3.99 monthly service fee for accounts with \$300 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 no apps are backed by stalkers or identity thieves.

✓ 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

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
Digital Banking | **Bmtx**

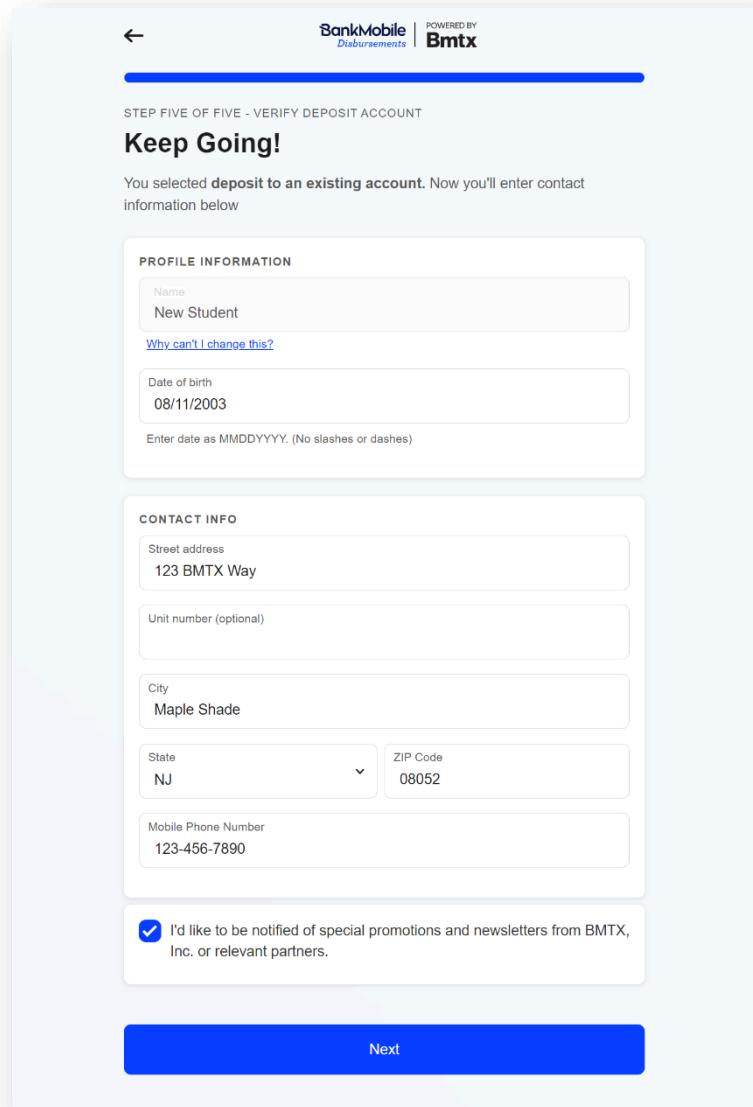
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Transfer to an External Account

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.



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STEP FIVE OF FIVE - VERIFY DEPOSIT ACCOUNT

Keep Going!

You selected **deposit to an existing account**. Now you'll enter contact information below

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

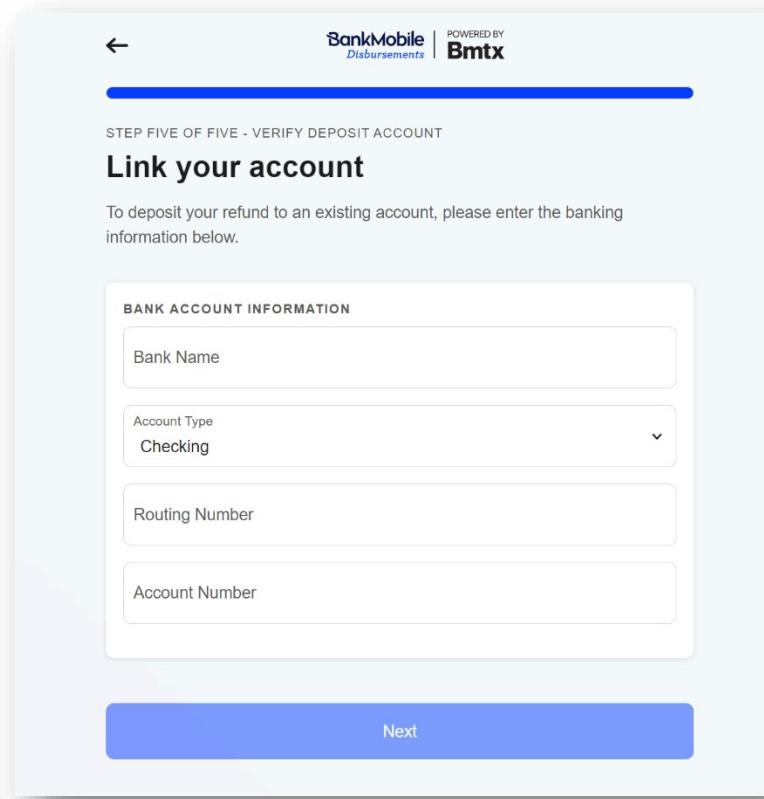
State
NJ

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 | POWERED BY
Disbursements 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

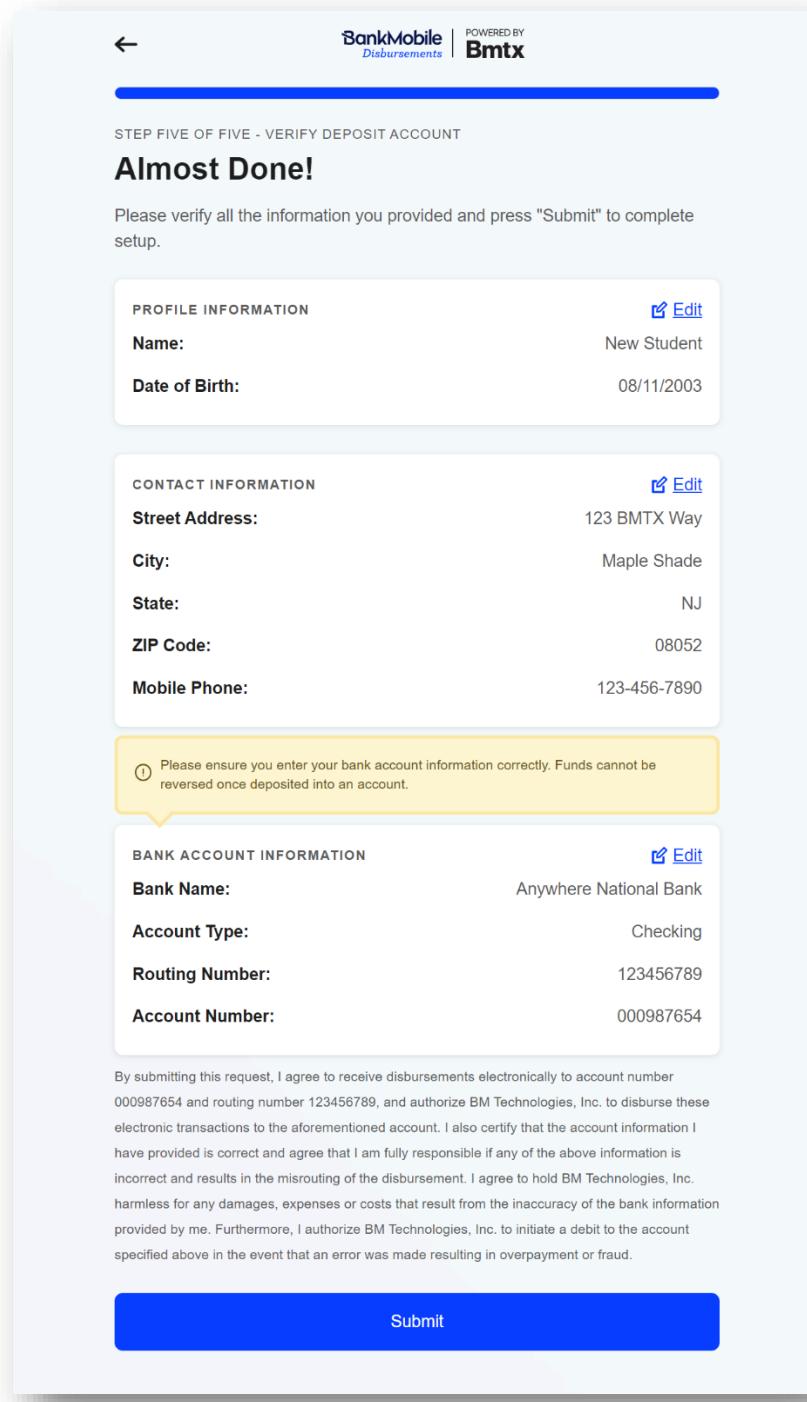
Bank Name

Account Type
Checking

Routing Number

Account Number

Next



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

① 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

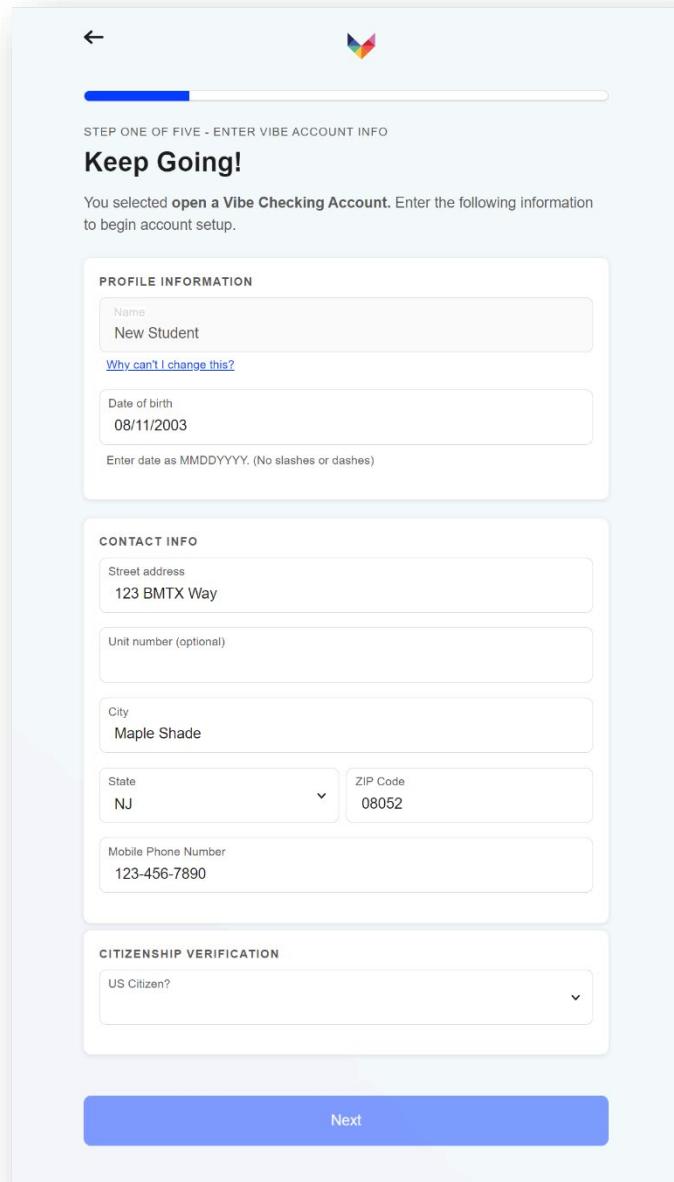
Account Number: 000987654

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.



STEP ONE OF FIVE - ENTER VIBE ACCOUNT INFO

Keep Going!

You selected **open a Vibe Checking Account**. Enter the following information to begin account setup.

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

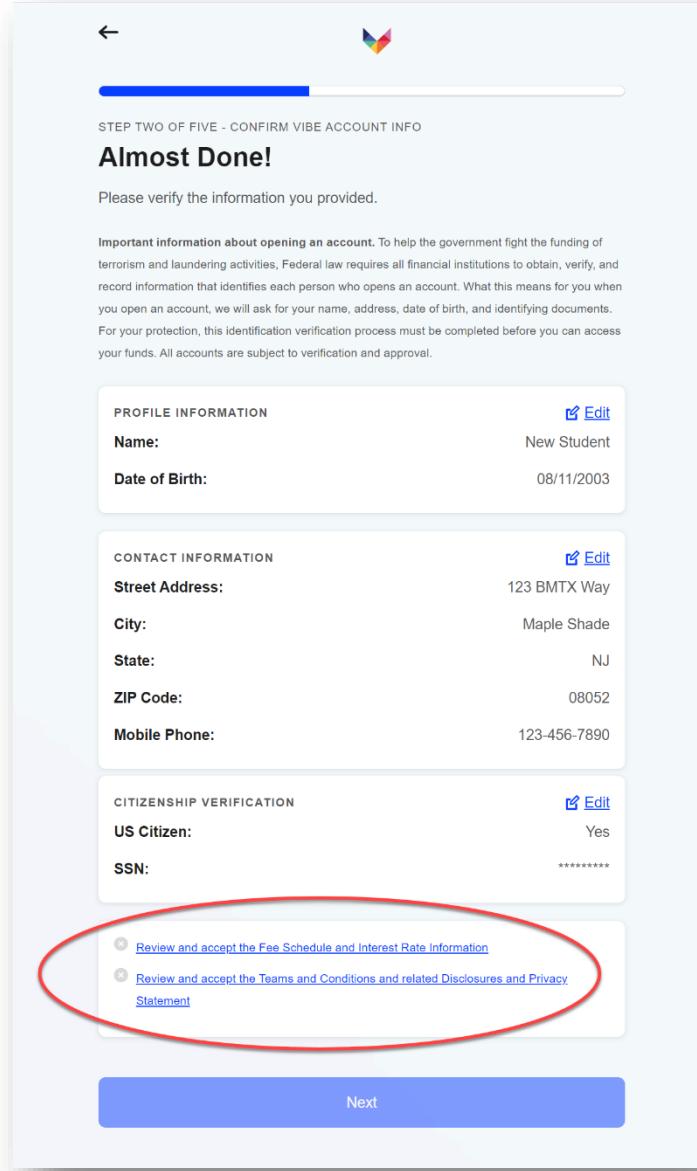
Mobile Phone Number
123-456-7890

CITIZENSHIP VERIFICATION

US Citizen?

Next

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](#)

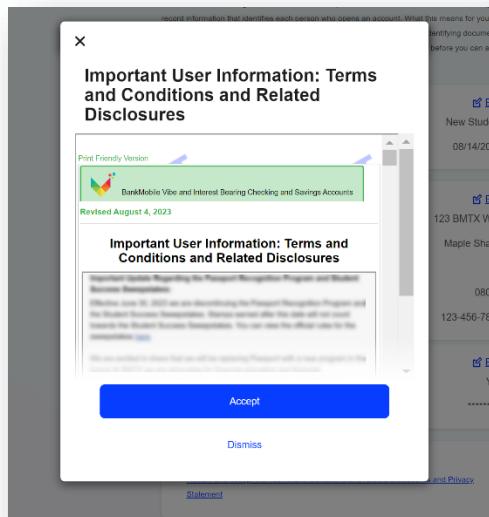
US Citizen: Yes

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	
Name:	Edit New Student
Date of Birth:	08/11/2003
CONTACT INFORMATION	
Street Address:	123 BMTX Way
City:	Maple Shade
State:	NJ
ZIP Code:	08052
Mobile Phone:	123-456-7890
CITIZENSHIP VERIFICATION	
US Citizen:	Edit Yes
SSN:	*****
<input checked="" type="checkbox"/> I have reviewed and accepted the Fee Schedule and Interest Rate Information <input checked="" type="checkbox"/> 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.

