



AAU ELECTRONIC REFUND DISBURSEMENT BASICS

How is the Debit MasterCard® faster than the paper refund check method?

- No more waiting in lines or waiting for a check to come in the mail! Receive your funds in a timely manner and avoid the hassle of paper refund checks by signing up for the Debit MasterCard®. Be sure to **sign up for the debit card no later than 3 weeks prior to your expected refund date** to ensure that your card will be active in time to avoid a paper refund check being issued!
- You will receive your Debit MasterCard® **upon enrollment** within 7-10 business days of signing up.
 - Once you receive your new card, it will have a \$0.00 balance. DO NOT throw it away. This is the card that you will receive all future disbursements on.
- Activate your card immediately; activation instructions will be enclosed with the physical card. If you are having problems activating the card, please call the Sallie Mae Bank Debit Card Center at 1-888-553-4108.
- Look for email notification of your funds being uploaded to your card!

How do the new Patriot Act requirements affect the debit card application process?

- As part of new federal regulations under the Patriot Act, Sallie Mae is required to request additional information if they cannot completely verify your identity. Sallie Mae may request verification of your name, address, date of birth, or SSN via email. If you are contacted by Sallie Mae in this manner, you must fax a copy of the appropriate documentation to avoid delays in receiving your refund.
- If you have any further questions about the Patriot Act requirements, Sallie Mae can be reached at 1-800-239-4211 between 8:30am – 4:00pm Eastern Standard Time. You may also fax the needed information to 1-508-235-2975 to the attention of Special Account Services.

How do I transfer money from my debit card to my traditional bank account?

- Once you have activated your Debit MasterCard®, you will create a Sallie Mae Bank ID and profile at www.SallieMaeBank.com.
- From there, select the option to “off-load funds” from your card. You can transfer funds from your Debit MasterCard® to a US checking / savings account with some basic routing and account information.
- **There are no fees associated with this transaction and there are no minimum or maximum transfer amount restrictions.**

Will refunds from the Parent Plus loan be uploaded to my debit card? Can my parent sign up for their own Debit MasterCard®?

- At this time, all refunds from Parent Plus loans must still be issued through paper checks. Parents are currently unable to sign up for an electronic refund disbursement.



How do I get cash out and perform balance inquiries surcharge free with my debit card?

- Your Debit MasterCard® is attached to the Allpoint ATM Network, America's largest surcharge-free ATM network. With over 37,000 ATMs, Allpoint is your single source for surcharge-free access coast to coast.
- You can find the nearest Allpoint ATM at: www.allpointnetwork.com. Just type in your zip code and hundreds of locations will appear. Here are 3 nearby locations to campus:
 - **Walgreens** (456 Mission St, San Francisco, CA 94105)
 - **7-Eleven** (564 Market St, San Francisco, CA 94104)
 - **Walgreens** (825 Market St, San Francisco, CA 94103)
 - **Easy Tip:** When you are making a debit card purchase at such places as a grocery store or pharmacy, the card reading machine will ask if you want cash back. Just press "yes" and you will be given cash back from the employee processing your transaction/purchase.



Need to see your account balance and transaction history?

- Go to www.SallieMaeBank.com, it's FREE.

How can I use my debit card to purchase items?

- You can use your card at any Merchant who accepts MasterCard.
- You can use your card to make a **credit transaction**. Just sign the keypad or receipt for the purchase.
- You can use your card to make a **debit transaction**. Just enter your PIN to make your purchase. Most Merchants allow cash back with debit transactions.
- You can **off-load** a portion or the total amount of your available balance to a checking / savings account by logging into Sallie Mae Bank, it's FREE.

How can my friends and family members load my AAU Debit MasterCard® with additional funds?

- Once you are logged into the AAU eDisbursement application (linked off the "MyAAU" page), you will have the option to "re-load" your Debit MasterCard®. From there, you can enter your friends' and/or families' MasterCard information into our system.
- There is a re-load limit of \$500.00 per transaction. There will also be a 3% re-load fee on top of the transaction amount. For example, if your friend or family member is trying to re-load the card with \$100.00, there will be a \$3.00 charge for the re-load transaction.

How do I get cash out if I don't see an Allpoint ATM or I want more cash than the allowed daily limit?

- You can go to a bank that accepts MasterCard. You can ask to take money off the card but the bank may charge a fee.
- You can go to any ATM but you will be subject to the bank or ATM fee.



Why do I have to have two different PINs for my debit card and what is the difference between the 2 PINs numbers?

- Initially, you will be asked to enter a unique PIN to activate your card. This PIN will be used when you are trying to get cash from an ATM or make a debit transaction purchase. This will be the PIN number that you utilize the most.
- You will also be asked to create an online / phone PIN for extra security reasons when you sign up to see your account status and history. You can make this the same PIN as the first one or create a completely different PIN sequence for security reasons. Make sure to keep both PINs in a safe place because you will be asked for the second PIN if you lose your card or want help over the phone.
- The reason it is so important for you to keep your security PIN safe is because it can take up to 7-10 business days to receive your PIN in the mail. Sallie Mae CANNOT give your PIN over the phone or via email for security reasons.

How can I avoid any type of “maintenance charges”?

- You are not assessed an account maintenance fee unless your card is “inactive” for 9 consecutive months.
- If you feel that you are not going to use the debit card for an extended period of time, you can always transfer the funds to a bank account of your choice at no charge.

To get additional questions answered, please go to the “FAQ” and /or “Terms and Conditions” link off of the AAU Electronic Refund Disbursement application.