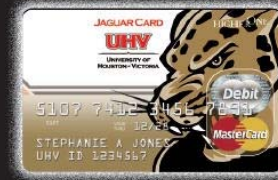


JAGUAR CARD FAQs



University of Houston-Victoria has partnered with Higher One, a financial services company focused solely on higher education, to offer faster delivery of refunds to students. Higher One will help bring this new method for receiving refunds to UHV via the Jaguar Card. This card will also serve as your official ID and UHV library card.

The Jaguar Card is designed to provide increased choice when it comes to receiving your refunds, including the “Easy RefundSM” method thru the OneAccount. Easy RefundSM is the fastest and easiest way to gain access to your refund money—usually within one business day of when UHV releases it. With this service, it’s natural that you may have some questions. Below are answers to some of the most frequently asked questions about the Jaguar Card and the refund process.

Q. How are refunds and other disbursements from UHV delivered to students?

A. UHV uses HigherOne for refund management services. Once enrolled at UHV, each student will receive a Jaguar Card in the mail and will need to go to www.JaguarCard.com to activate a refund preference. If a refund, financial aid disbursement or other disbursement becomes available, funds will be sent from UHV to Higher One who will then disburse the money according to your selection.

Q. How do I get my Jaguar Card?

A. Once enrolled at UHV, your card will be mailed to the mailing address you have on file with the University. All you need to do is ensure that your mailing address on file with the University is correct and then activate your card by choosing your refund preference once the card is received. Click here to view the [Directions for Checking and/or Changing Your Address](http://www.uhv.edu/student_solutions/FAQ/oar/change.address.asp): http://www.uhv.edu/student_solutions/FAQ/oar/change.address.asp

Q. How do I use the Jaguar Card as a library card?

A. Once enrolled at UHV, you may use the card immediately as a library card without activation. However, you are still encouraged to activate your card immediately and specify your refund preference to avoid possible delays in receiving refunds or other disbursements.

Q. I don’t want the card. Can I opt out?

A. Not really. Even if you choose not to activate the card immediately, the Jaguar Card itself is now the official student ID and library card for all UHV students. The card also displays your university student ID number. In addition, access to some campus facilities, such as the VC Sports Center in Victoria, will require you to present the card.

If you want the fastest access to your money, you may wish to have your refunds deposited directly into a OneAccount—an FDIC insured checking account offered by Higher One. If you choose to discard the card and later discover that you need it, there is a \$15 replacement fee and a wait of 5-10 days for a replacement card to arrive.

Q. What if I paid for my tuition with my own credit card?

A. If you have paid for your tuition by a credit card, any tuition refunds due to you will be credited to the original credit card used.

Q. Will the Library still require the picture id card?

A. No. The new Jaguar Card is the official UHV library card.

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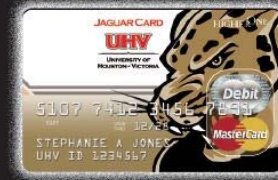
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Banking services provided by The Bancorp Bank, Member FDIC.

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JAGUAR CARD FAQs



Q. What are my options for receiving my refunds?

A. There are 3 ways:

- Easy RefundSM - the OneAccount (FASTEST) usually the next business day.
- ACH Transfer to a 3rd Party Bank (FAST)
- Paper Check

Q. I am not expecting to receive any refunds or financial aid disbursements. Do I still need to activate my card and select a refund/ disbursement preference?

A. Yes. Although you might not currently expect a refund from UHV, you may qualify for a refund or other disbursement while you are a student with us. Selecting your preferred method for receiving disbursements ensures you'll always receive your money in a timely manner. You can qualify for refunds or other disbursements in many ways:

- You might be entitled to a refund for dropping or withdrawing from classes.
- You might enroll in a class that is later cancelled by the University.
- You may have excess financial aid above the amount applied to tuition and fees.
- You may receive a scholarship you were not anticipating.
- You may want to apply for a book loan.

Q. What if I already have a Higher One card from another UH campus?

A. You will still be issued a Jaguar Card since this card is only for UHV students. Remember, you will need to use a different email address to activate your UHV card. We suggest that you use your university email address if this situation arises.

Q. What is the advantage of having my refunds deposited directly to the OneAccount?

A. When you choose the Easy RefundSM- OneAccount option, you've selected the fastest way to receive your funds. Once refunds become available, they can usually be disbursed the next business day to your account.

Also, when you setup a OneAccount, your Jaguar Card becomes a Debit MasterCard (not a Credit Card). The Jaguar Card can now be used to:

- Make purchases at any merchant that accepts MasterCard ("Swipe & Sign")
- Get cash at most major ATMs
- Pay bills online
- Have family & friends send you money easily online via the Send Money feature
- Use www.JaguarCard.com to keep track of your refunds online

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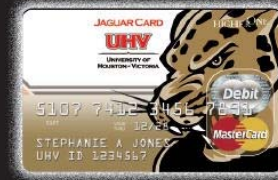
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JAGUAR CARD FAQs



Q. What exactly is the OneAccount?

A. The OneAccount is a fully functioning FDIC Insured checking account available through HigherOne that allows you to access your refunds or other disbursements quicker and easier than ever before. The OneAccount has no minimum balance. Once you open up a OneAccount, you can use your Jaguar Card to make purchases anywhere Debit MasterCard® is accepted. You can also withdraw cash through most ATMs.

Q. Can I have my refund deposited to another bank account?

A. Yes. You may have your refund deposited to the bank of your choice. In order to do so, select ACH transfer (to other bank) for your refund preference during the online activation process, then complete, print, and drop off the required third party form at the Communication Box located next to the Higher One ATM on the Victoria campus, or mail directly to HigherOne. You can change your refund preference anytime and as often as needed.

Q. Do I need to keep my Jaguar Card if I select a different refund option than using the card—either paper check or electronic deposit to my bank?

A. Yes. It is your university ID card and it has your student number on it. Also, the card will be required at the Library to check out library resources and for other services. We highly recommend that you retain the card. Another reason is in case you forget your password, you will need the number and security code from the card to reset your logon.

Q. Will a OneAccount with HigherOne be automatically opened in my name?

A. No. It's your decision. The Easy RefundSM - OneAccount will only be opened in your name if you decide to take advantage of the checking and debit MasterCard option for receiving refunds or other monies through HigherOne.

Q. I've set up a OneAccount. How can I keep from incurring any charges when using the Jaguar Card Debit MasterCard feature?

A. To avoid fees, at checkout select credit, "swipe" your card and "sign" the receipt. By swiping & signing your debit card instead of entering your pin number, you will avoid the .50 cent charge for every debit transaction. Swiping & signing the card also qualifies for MasterCard's Zero Liability protection. To view Higher One's complete [Fee Schedule](https://jaguarcard.higheroneaccount.com/info/outfees.jsp) click here:
<https://jaguarcard.higheroneaccount.com/info/outfees.jsp>

Q. What should I expect with the activation process?

A. The activation process will take about 10-20 minutes. You'll be presented with the three refund options available to you. Each preference is easy to choose and will be confirmed to make sure there is no mistake. Depending on the preference you choose, you'll be asked for certain verifying information during the process.

Q. When is the replacement card amnesty period ending?

A. Replacement card fee-waive period is ending Dec. 31st, 2009 for current students.

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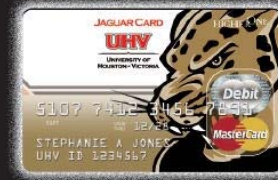
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JAGUAR CARD FAQs



Q. What if I lose my card?

A. As soon as you realize that your Jaguar Card is missing, report it. This may be done several ways. You can:

- visit the Bursar office, or call them at 361-570-4813 or email billing@uhv.edu;
- call HigherOne customer service at 1-877-474-1960;
- or go online to www.jaguarcard.com.

Reporting your card lost allows Higher One to cancel the card and prevent possible fraud, theft, or abuse. At the same time, you will be issued a replacement card that you should receive within a week by mail. The \$15 fee will be waived for new students until Jan. 1, 2010.

Q. Is there a Higher One ATM on the Victoria campus?

A. Yes. There is a HigherOne ATM on the Victoria campus. The ATM is located in the University Center building in the vending area. If you have chosen the Easy RefundSM - OneAccount option, you may use your Jaguar Card at this ATM to make free withdrawals. You can also use other bank cards at this ATM to withdraw cash (nominal charges may incur).

Q. How does Higher One protect and use customer data?

A. Only minimum information necessary to produce, authenticate the card, and provide communications to students was provided to HigherOne. HigherOne is prohibited from sharing or selling student information and must comply with strict security and privacy regulations. Please refer to the [Privacy Policy](https://jaguarcard.higheroneaccount.com/info/outprivacypolicy.jsp) (<https://jaguarcard.higheroneaccount.com/info/outprivacypolicy.jsp>) at the footer of www.JaguarCard.com.

Q. What's the best way to get assistance if I have questions about the new Jaguar Card?

A. You can:

- Student Solutions, phone 361-573-0000 or email solutions@uhv.edu
- the Bursar's Office, phone 361-570-4813 or email billing@uhv.edu
- Calling Higher One Customer Service 1-887-273-0794 between 8 a.m. and 8 p.m. EST (Monday to Friday).
- If you have the card in your possession, there is also a 1-800 # listed on the back of the card.
- Or online at Easy Help at https://jaguarcard.higheroneaccount.com/easyhelp/pt_a?basepage=std_alp.php&type=public

Q. How can I be sure that my information is safe online?

A. There is security for accountholders in the following:

- Password login
- Secure authentication card process online
- HigherOne Customer Identification Program (CIP)
- FDIC insured checking account
- MasterCard® Zero Liability Policy (when debit card is "swiped & signed")
- Automatic login time out
- Standard 128-bit Secure Sockets Layer (SSL) encryption technology for web access

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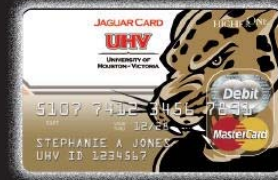
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Q. How much money can I withdraw from my OneAccount at a time?

A. To limit the extent of fraud, each major method of withdrawing from your OneAccount has limits:

- **ATM withdrawals** are capped at \$500 per day. You may consider performing a cash advance if it becomes necessary to withdraw more than \$500.00.
- **Cash advances** are limited to \$2,450.00 daily. Please present your OneCard/Easy Refund Card to a bank teller at any bank that accepts MasterCard®. There will be a 2% (minimum of \$5.00) fee associated with a cash advance. So for example, the \$2,450 cap will have a \$49.00 cash advance fee.
- **Purchases:**
 - For **swipe and sign** debit card purchases, the card can be used up to \$2500.00 per day. This limit includes any pending card transactions.
 - For **PIN** related purchases, there is a daily limit of \$500.00. (Remember there is a \$0.50 charge per transaction when you enter your PIN at the point of purchase instead of signing.)

NOTE: The daily spending limits for PIN and Debit MasterCard® purchases are separate so you can 'swipe and sign' for \$2500.00 and withdraw cash at an ATM for another \$500.00.

- Other options include **electronic transfers**, which are capped at \$1,000 a day:
 - **ACH**, transferring to another banking institution
 - or **Send Money** to another OneAccount holder.

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