

REFUND DISTRIBUTION

for excess financial aid

Riverland has partnered with BankMobile Disbursements/BMTX to deliver the distribution of excess funds

Excess funds (also referred to as a refund) occur when there is a credit balance on your school account because the amount of aid received exceeded the balance due.

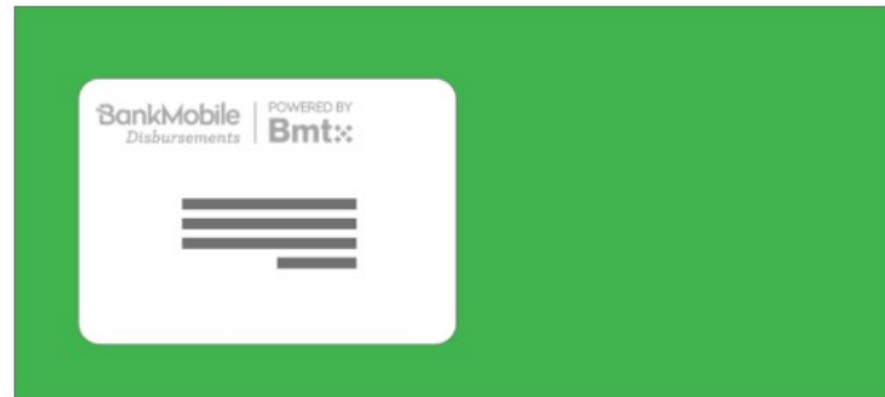
Account Balance:	\$1,500
Aid Received:	<u>-\$2,000</u>
Credit Balance:	\$ 500



The first time a student registers for classes at Riverland their name, address and Tech ID are sent to BankMobile.

BankMobile then issues a Refund Selection Kit to the student, which is sent by US Mail.

Here is an example of the green envelope in which the Refund Selection Kit is mailed:



Aside from the Personal Code included in the Refund Selection Kit, after 7 days students will also receive an email with a different personal code and instructions on how to start the refund selection process.

Here is an example of the email:

Dear Student,

Your school may have money for you!

XYZ University has partnered with BankMobile to deliver your refunds. You probably have not yet received the bright green envelope from your school which contains the personal code necessary to choose how to receive your financial aid refund, but, for your convenience to speed up the process, we are sending another code below so that you can make your choice now.

Please use the personal code in this email and follow the steps below to access your refunds. You may also receive a personal code via a green envelope in the mail. Any of the personal codes can be used to make your choice.

You will have two electronic options* to get your refund:

- Deposit to an Existing Account (1-2 Business Days)
- Deposit to a BankMobile Vibe Checking Account (Same Business Day)

Why a BankMobile Vibe Checking Account?

- Only same business day option to get your refund
- 55,000 no-fee Allpoint® ATMs worldwide
- Free bill pay and mobile check deposit
- Optional interest-bearing savings account



You can make your choice to receive your refund right now by following these simple steps:

- 1) Go to www.RefundSelection.com
- 2) Enter your Personal Code ABC12345.
- 3) Select how you'd like to receive your money.

Thank you,
The BankMobile Team

* At some schools paper check delivered by USPS is an option.

** See fee schedule and terms and conditions for information on how we determine student status and interest.

Your Money Delivered Your Way!

Your school has partnered with BankMobile to deliver your refund. We are committed to delivering great customer service and providing you with clear choices—as well as quick, easy and secure access to your money. The BankMobile Vibe account is one of your refund options but you are not required to open this checking account. Regardless of your choice, BankMobile releases your money the same business day that we receive the funds from your school.

Use your personal code: ABCD-1234-5678
to select your refund preference at RefundSelection.com

Visit the website listed above

Enter your personal code


Select your refund choice:

- Electronic Deposit To Another Account
- Electronic Deposit To A BankMobile Vibe Account
- Paper Check Delivered By USPS

IMPORTANT INFORMATION FROM
BankMobile UNIVERSITY

BankMobile (BankMobile University) services are made available to students. See applicable fee schedule for further details. BankMobile is a Division of Customer Bank, Member FDIC and Equal Housing Lender.


To setup your BankMobile profile, go to www.refundselection.com ~ You will need to enter the Personal Code you received after registering. ~ If you cannot find the code mailed or emailed to you; first try the *I Need A Code* option and entering the requested information. If that does not work, send an email from your Riverland email account to nancy.saturn@riverland.edu, requesting a new code. ~ Include your Tech ID.



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 a financial aid grant or loan?



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.

¹ The 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

When you have a Personal Code, enter it here and click on the *Get Started* button.

I need a code

It's an easy process

1. Get started by requesting your personal code. Why is this needed? To confirm you are a student at your college or university.
2. Your code will be emailed to you. Come back and enter it to select your refund method.

For your security, please provide us with the information below.

School Name

Student ID Number

School Email

Request my Personal Code

← BankMobile | POWERED BY Bmtx
Disbursements

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

Students will first confirm their identity.

The information entered here must match what was sent from Riverland.

← BankMobile | POWERED BY
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

Begin your profile
by entering your
email address and
creating your
password.

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Disbursements 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

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

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

Create profile and select payment type

**Confirm your profile information.
Review and accept the disclosures to continue.**


On this step you will choose to attach your existing bank account to your BankMobile profile or to *open* a BankMobile Vibe bank account.

BankMobile POWERED BY Bmtx

STEP FOUR OF FIVE - MAKE YOUR CHOICE


Your school may have money for you.

Please select your preferred option:


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
 - Mobile Deposit
 - ATM Access
 - Cash Deposit Limits
 - Cash Withdrawal Limits
 - Mobile Wallet (Apple Pay®, Google Pay™ etc.)
- 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.
- Money is transferred to an existing account the same business day we receive funds from your school. Typically, it takes 1-2 business days for the receiving bank to credit the money to your account.

Select


MONEY DELIVERED
Same Business Day
BankMobile Vibe Checking Account

- No minimum balance
- No overdraft fee
- Set up Apple Pay®, Google Pay™, or Samsung Pay
- Deposit money (even after you receive your school funds!)
 - Get paid two days early with Payroll Direct Deposit. Early access to funds cannot be guaranteed. Limitations apply. [See details](#)
 - Add cash at retailers like Walmart, CVS and 7-Eleven
 - Mobile check deposit
 - Transfer money from an external account
- Link your debit card to Cash App or Venmo. See our FAQs for more details.
- 0.50% Annual Percentage Yield (APY) on balances up to \$1,000.99 with qualifying deposits. [See APY details](#)
- Access to 55,000 fee-free Allpoint ATMs. Allpoint ATM location, availability and hours of operation may vary by merchant and is subject to change.
- Optional interest-bearing savings account
- No hidden fees. \$2.99 monthly service fee avoidable 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](#).
- Additional services and discounts: provided by our partnerships with Prudential and more.
- If you open a BankMobile Vibe Checking Account (upon identity verification), money is deposited the same business day we receive funds from your school.

Select

Select the One to Two Business Days to have the funds sent to your existing checking or savings account.

Select the Same Business Day to open a new checking account, called a Vibe Account.

← BankMobile | POWERED BY Bmtx
Discoverments

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

TRANSFER TO AN EXTERNAL BANK ACCOUNT

Enter your existing bank account information over the next three screens.

←

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

Be sure to enter your routing and account numbers correctly.

**TRANSFER TO AN
EXTERNAL BANK
ACCOUNT**

Continued...

← BankMobile | POWERED BY Bmtx
Disbursements

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](#)

TRANSFER TO AN EXTERNAL BANK ACCOUNT


Confirm all information is correct before submitting.

If you chose to open a **Vibe bank account**, you will need to provide:

- Your Social Security Number
- Your US Citizenship status

You will need to review and accept the Fee Schedule, Interest Rate information, Terms and Conditions, and the Disclosures and Privacy Statement.

You may also need to submit legible copies of your identification documents to BankMobile. This is a banking regulation requirement in accordance with the Customer Identification Program (CIP).

← 

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 terrorists 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

BankMobile Vibe Checking Account Fee Schedule and Interest Rate Information

Carefully review the account fee schedule during setup.

<https://www.vibeaccount.com/main/feeschedules.do>


BankMobile Vibe Checking Account


BankMobile Interest Bearing Checking Account

BankMobile Vibe Checking Account Fee Schedule and Interest Rate Information

Overview of Fees for the Vibe Checking Account

We offer an FDIC-insured checking account provided by First Carolina Bank. Although you're not required to open it, it's one of the options to receive your refunds electronically. If you choose this account, you can continue to use this account as your primary account after graduation.

If you believe that we have incorrectly charged you a fee, you may file a fee waiver claim by logging in, clicking the FAQs logo in the header and then the "Email Support Team" tab.

Monthly Service Fee	Per purchase	ATM withdrawal	Cash reload	Overdraft
<b style="color: green;">\$2.99 <small>\$0 by having Qualifying Deposits totaling \$300.00 or more per statement cycle</small>	<b style="color: green;">\$0	<b style="color: green;">\$0 in-network <b style="color: green;">\$3.00 out-of-network	<b style="color: green;">\$4.95 or less	<b style="color: green;">\$0

Overdraft or insufficient funds fees
Overdraft protection services are not provided.

ATM balance inquiry (in-network or out-of-network)

Customer service (automated or live agent)

Inactivity

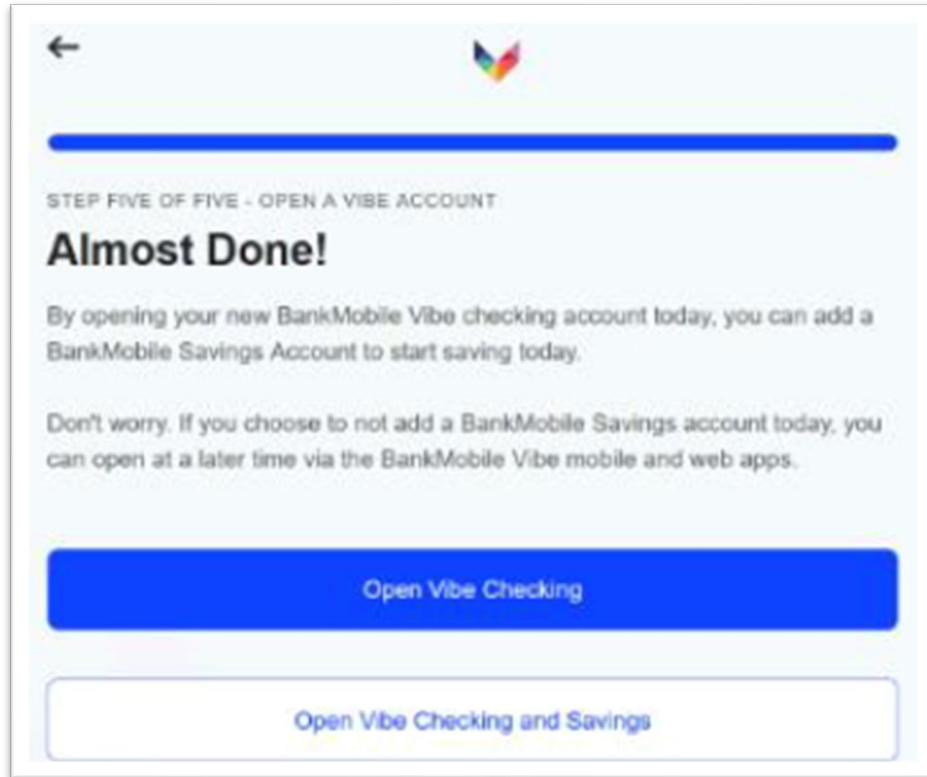
2 other types of fees:

Outgoing Wire Fee

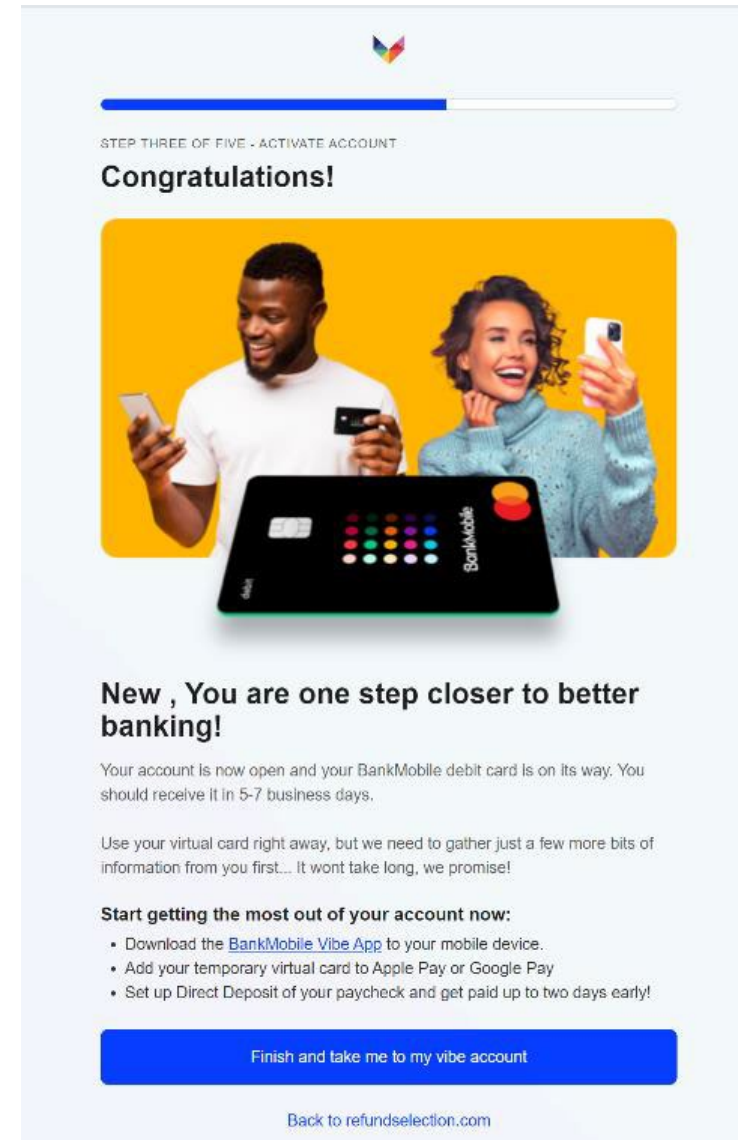
Card Replacement Fee

You can access all of your funds for free with online bill pay, personal or official checks and using over 55,000 Allpoint ATMs.

You are given the option to open just the Vibe checking account or to also open an optional savings account.



Lastly you will setup your PIN to use with your temporary virtual card.



Thank You

BankMobile Support:

877-327-9515

<https://bankmobile.custhelp.com/app>