1. How are disbursements (refunds) from VCCCD delivered to students?
All financial aid disbursements (refunds) are delivered through Higher One. Students will be issued a VCCCD Debit Card and will need the card to choose one of three disbursement options:

   a. Easy Refund to OneAccount: electronic deposit to OneAccount, a checking account linked to the VCCCD Debit Card where you receive your funds the same day the VCCCD releases the funds.

   b. Electronic Deposit (ACH) to a third party bank: this method allows you to enter your banking institution’s checking or savings account information. Receipt of funds will typically take 2 to 3 business days after VCCCD releases the funds.

   c. Paper Checks: Students may also opt to receive paper checks. Receipt of funds will typically take 7 to 21 business days after VCCCD releases the funds.

2. What do I need to do when I receive the VCCCD Debit Card?
Do not throw away the VCCCD Debit Card. You will need to enter the 16-digit number on the card to login in to www.VCCCDDebitCard.com and choose your disbursement preference. See question #1 for the three disbursement preferences.

3. Is the VCCCD Debit Card a Credit Card?
No. The VCCCD Debit Card is NOT a credit card. However, you can use it for purchases at all participating merchants that accept Debit MasterCard, get cash at ATMs, pay bills and more.

4. How will I know when my financial aid disbursement has been direct deposited to VCCCD Debit Card?
HigherOne will send an email to the email address you entered during activation when your financial aid disbursement has been deposited to your OneAccount (see response to Question 1a). Additionally, you can view the details of your OneAccount by accessing your statement online or sign up to receive text messages sent directly to your cell phone with Mobile Alerts.

5. What is the maximum amount of money that can be withdrawn from an ATM in one day?
$500 (pin-based total).

6. What if I am a VCCCD Debit Card account holder and use the card at another bank’s ATM, what are the applicable fees?
$2.50 from HigherOne currently, plus what the ATM might charge (students need to be sure to check the current HigherOne fee schedule online at www.VCCCDDebitCard.com).

7. Is the VCCCD Debit Card an active debit card if I don’t choose the OneAccount as the disbursement (refund) preference?
No, the card is only an active debit card if the student chooses to open the OneAccount and make a deposit.

8. I received my VCCCD Debit Card but misplaced it/threw it out before activating it. Now I think I have a refund coming to me, what do I need to do?
You will have to order a replacement card. Before doing so, please check the accuracy of your mailing address in MyVCCCD. If you need to make an address correction, please do so. To request a replacement card, contact the Financial Aid Office at your campus.
9. **Who do I speak with regarding my Financial Aid Refund?**
If you can see in MyVCCCD that you have a refund and you have not been notified that it is available by Higher One, contact the Financial Aid Office at your campus (see links to Financial Aid Offices at the top of this page).

10. **My bank has no record of Higher One’s ACH transaction. Where is my refund?**
It usually takes about 2-3 business days for an ACH transaction to be processed and made available from the recipient bank. The first step is to confirm that your refund was processed and submitted to the third party bank as requested. You may do so by visiting [www.VCCCDDebitCard.com](http://www.VCCCDDebitCard.com) and logging into your profile using your primary email address and password. Choose "Refund Status & History" from the menu listed under the "Financial Refunds" tab. A new page displays the status of your refund and provides a history of your refund preference. A short explanation of each status is provided in the sub-menu titled "What Does My Refund Status Mean?".

11. **I do not wish to have this card activated. I do not want a banking relationship with Higher One. What are my options?**
VCCCD only requires you to activate your card if you are expecting financial aid disbursement.

12. **Will I be charged a fee for using my VCCCD Debit Card as a Debit MasterCard®?**
Please note that there is a fee associated with each PIN-based transaction and we strongly recommend the use of your VCCCD Debit Card in 'credit' mode. 'Credit' mode requires you to swipe the card and sign your receipt. It is also a clever way to avoid paying PIN-based transaction fees.

13. **Do I need to have the VCCCD Debit Card to choose the initial disbursement (refund) preference?**
Yes, the VCCCD Debit Card is your key to select a disbursement (refund) preference. You will need the 16-digit number on the card to login and choose a disbursement (refund) preference. The 16-digit number is unique to each student.

14. **How do I log in to view my Higher One account?**
Go to [www.VCCCDDebitCard.com](http://www.VCCCDDebitCard.com). The login is located at the top of the webpage. Enter your email address and password. The password is what you created upon activation of your VCCCD Debit Card.

15. **How do I go about changing my password?**
You may change your password by completing the following steps:
1. Log into your profile using your email address and current password
2. From your homepage, select "Password/PIN" from the menu listed under the "Profile" tab
3. Enter your current password in the text box provided for "Current Password"
4. Enter and confirm your new password in the relevant text boxes
5. Click the "Change" button to complete and submit the change.