

A Parent's Guide

To The NW-SCC OneCard & OneAccount

What parents should know about the many features and advantages of the NW-SCC OneCard and OneAccount.

As involved parents of college students, you probably have many questions about how your sons or daughters will cope on their own. Will they be able to handle the pressures of balancing academic structure with social freedoms? How will they manage their money? While NW-SCC will be doing everything they can to help students adjust to college life, Higher One can help students manage their money.

Introducing the NW-SCC OneCard & the OneAccount

Higher One, Inc. has partnered with NW-SCC to offer its students financial products and services that provide the ultimate convenience and ease of use. Introducing the NW-SCC OneCard! It's the one card your student will find indispensable for:

- **Access to campus facilities, school events, meal plans, and academic discounts.**
- **Purchasing clout and universal acceptance of a Debit MasterCard® card with the security & utility of the NW-SCC student I.D. card.**
- **Making purchases, fee free cash withdrawals at Higher One ATMs, pay bills and many more benefits.**
- **FREE FDIC insured checking account and 24 hour 7-day-a-week banking.**
- **The most convenient, powerful and easy-to-use combination to help manage your students finances.**



Using The NW-SCC OneCard

The NW-SCC OneCard can be used to open a FREE FDIC insured checking account, called the OneAccount. Students can use it to make purchases at millions of locations worldwide and online, wherever Debit MasterCard® is accepted. Carrying the NW-SCC OneCard is safer than carrying around a lot of cash, and making purchases with a debit card is easier than writing a check. All students' debit purchases show up directly on their OneAccount online bank statement so they'll have the added benefit of always knowing how much money they've spent, where they have spent it and how much they have left in their account. Usually you would have to pre-qualify for a Debit MasterCard®, but NW-SCC students can get the power of Debit MasterCard® as another benefit of being enrolled.

Zero Liability!

If students lose cash, more than likely they're out of luck. But if they lose their NW-SCC OneCard, there are no worries because of the MasterCard® Zero Liability Policy. Zero Liability means that your student won't be held responsible in the event of unauthorized use of the NW-SCC OneCard. They're covered from unauthorized purchases made in a store, over the telephone, or on the web. Just notify Higher One immediately if the card is lost, or they suspect unauthorized usage. You can learn more about the MasterCard® Zero Liability Policy at: http://www.MasterCard.com/general/zero_liability.html.

The OneAccount

The screenshot displays the Higher One OneAccount website interface. At the top, it shows the account balance as \$193.31 and 0 OneRewards points. The navigation menu includes options like OneAccount, Send Money, OneRewards, OneDeals, Financial Refunds, Profile, and Customer Service. A dropdown menu is open under OneAccount, listing options such as OneAccount Summary, OneAccount Statement, Online Bill Pay, Add Money, Add Money History, Request Money, Deposit, and Spend. The Transaction History section shows a table with columns for Date, Type, Identifier, Description, Withdrawal/Deposit, and Balance. The table contains three entries: a deposit of \$163.67 on 02/07/2006, a transfer of \$11.00 on 02/06/2006, and a card purchase of \$5.00 on 02/02/2006. The current balance is \$193.31 and the available balance is also \$193.31.

Date	Type	Identifier	Description	(-)Withdrawal (+)Deposit	Balance
02/07/2006			DEPOSIT	\$ 163.67	\$ 193.31
02/06/2006	Transfer	1647171	Money Sent to Jane Smith (jsmith@higherone.com)	\$ 11.00	\$ 29.64
02/02/2006	Card Purchase	MB9C6VDEK	Debit Card Transaction at Higher One Bookstore 123 456 7890 CT on 02/02	\$ 5.00	\$ 40.64

It's simple and convenient for your student to track their spending with the OneAccount Online Statement.

The Convenient OneAccount

Personal checks are sometimes the preferred method of payment in some instances such as rent or other expenses, so your student will need to open a checking account. Chances are this will be at a different bank than yours, which can be very inconvenient when you need to deposit money into your student's account. Your student can simplify their banking with the OneAccount from Higher One.

- **Get a free traditional checking account that is FDIC insured.**
- **Bank with no monthly fees and no minimum balance required.**
- **Make deposits easily with electronic fund transfers from any other bank account.**
- **Bank online 24 hours a day, 7 days a week.**
- **Track deposits, checks and debit purchases easily with the detailed online statement.**
- **Order checks online at www.NWSCCOne.com.**

Easy RefundsSM

The NW-SCC OneCard provides a choice of methods to receive financial aid or college refunds, including the preferred "Easy RefundSM" method. With an Easy RefundSM, the student's money is deposited directly into their OneAccount just as soon as the College releases it. This allows instant access to those funds. No waiting 3 days for an electronic transfer to another bank account, or 7 days for a check to come in the mail. Easy RefundSM, by far, is the fastest and easiest way for your student to gain access to their funds.

EasyHelpSM

Occasionally, students may have questions about using their OneAccount. The answers to many of these questions are available online with "EasyHelpSM." EasyHelpSM is an interactive "Frequently Asked Questions" system that enables NW-SCC OneCard holders to quickly and easily find answers to questions relating to the use of the NW-SCC OneCard and the OneAccount. EasyHelpSM is available anytime online and provides immediate answers to the most frequent program questions. Even answers to some "not-so-frequently" asked questions. It's not just for the students, either. Parents can use EasyHelpSM as well, anytime, by logging on to: www.NWSCCOne.com, then selecting the EasyHelpSM link.

Simplify Life With Recurring Bill Payments for Cell Phone & Other Bills

With the OneAccount and the NW-SCC OneCard, the student can pre-authorize automatic deduction of recurring payments such as cell phone bills, cable TV, utility bills and more. With recurring bill payments, the student budgets the money to make the payments, but somebody else makes sure they're paid every month...and on time! Recurring payments save time and money because there are no stamps to buy, and no time wasted stuffing and addressing envelopes. Your student will find a convenient list of companies that accept Debit MasterCard® payments when they login to their OneAccount, and from the main menu bar select "OneAccount" then "Spend," then look for "Recurring Payments."

Easy Ways To Manage Money

You Or Others Can Easily Send Money To Your Student. Here's How!

When your son or daughter needs money in a hurry for unforeseen expenses, you want to make sure he or she gets it immediately. Sending them a check in the mail is just not immediate enough. One of the reasons the OneAccount is so flexible is the ability to send money to your student electronically, where it will be directly deposited into his or her OneAccount automatically. It's easy to do and doesn't require any special trips to your bank...just a journey on the "information highway." Just log on to: www.NWSCCOne.com and click on the "Sign Up To Send Money" button, then follow the instructions. Once you've added and confirmed a funding account, such as your own checking or savings account, you'll be able to transfer money electronically to your student.

Keep this page and copy your login information below so it's always handy

Where Does The Money Go?

We all know that a college education is not cheap. However, it is absolutely one of the best investments you can make for your student's future. Surely you've asked the question "Where DOES the money go?" There are tuition payments, housing, meals, clothing and extras such as laundry, furniture for the dorm, books and supplies, computer hardware and software, entertainment and well, we could go on. The point is, there are a lot of expenses incurred. How do you keep track of them? If your student pays for most of these things with their NW-SCC OneCard Debit MasterCard®, keeping track of spending will be very easy. The OneAccount online statement will show every deposit, every money transfer, every Debit MasterCard® purchase or automatic bill payment, and every check written will be clearly identified. Students will be able to see any trends in their spending habits. If the trend is bad, they can take steps to correct it. Conversely, if their spending habits are good, they can see the reasons why and keep up the good work. The ability to track spending easily, and the convenient anytime access to the OneAccount makes planning and sticking to a budget simple while they learn how to manage their money.

Here Are A Few Great Reasons To "Send Money" To Your Student Throughout The School Year

Log on to: www.NWSCCOne.com

User Name (e-mail address): _____ **Password:** _____

Student's Birthday	A special gift to celebrate their day.	Amount to Send\$ _____
September	The start of the Fall semester for books and supplies.	Amount to Send\$ _____
November	The upcoming holiday season.	Amount to Send\$ _____
December	A special gift the student can purchase for themselves during exams.	Amount to Send\$ _____
January	The start of the Spring semester for books and supplies.	Amount to Send\$ _____
February	A special "hang in there" gift for mid-terms.	Amount to Send\$ _____
March	"Spring Break!"	Amount to Send\$ _____
April	A special gift the student can purchase for themselves during exams.	Amount to Send\$ _____
May	A special "end of the year" reward.	Amount to Send\$ _____
Other Occasions		Amount to Send\$ _____

Let's Review

A Powerful Combination

When you think of the simplicity and convenience the NW-SCC OneCard and OneAccount offers to full time or part time students, not to mention parents, it won't take long to recognize what a powerful combination it is. The combination of a Debit MasterCard® and online account statement is without a doubt the most convenient way for students to control spending and learn to manage their finances while in college. Plus, the OneAccount coupled with an "Easy RefundSM" provides your student with the absolute fastest and easiest way to receive his or her financial aid or school refund. The safety and convenience of students using their NW-SCC OneCard instead of carrying a lot of cash, and the ability to securely send money to your student online 24/7 will provide you with peace of mind.



With all these benefits, why not take advantage of the NW-SCC OneCard and OneAccount today?

Send Your Student More Than Money!

"Send Money" to your student and we'll give them 50 OneRewards points

Higher One has set up partnerships with local merchants around campus, and various online merchants as well. Whenever your student uses his or her NW-SCC OneCard at any of these participating merchants, he or she receives bonus points called OneRewards points. OneRewards points can be redeemed for free merchandise at our online redemption center. Parents and family can sign up online to send money to a student's OneAccount. It's safe, secure and easy to do. Just log on to www.NWSCCOne.com, then click on the "Sign Up To Send Money" button, then follow the directions. The first time you send your student \$50 or more, Higher One will award your student 50 bonus OneRewards points*.

How Students Claim Their Points

Once you have made your first deposit to your student's OneAccount, the student can claim the points by clicking on the "EasyHelp" link. Next, they click on the tab "Ask a Question" and type in this offer code: 32651723. Once received, we will award 50 OneRewards points to their account.

*Disclaimer: Offer limited to one per student.

EASYHELP

The *Fast & Easy* way to get help!

www.NWSCCOne.com/easyhelp



HIGHER ONE

Be financially responsible: Keeping track of your account balance is easy and very important for you to do. Remember, avoiding overdrafts is your responsibility.