Welcome to a world of choices designed with **YOU** in mind.
Higher One:

- Is a company founded by three college students who believed in a better way to help students receive and manage money.
- Has partnered with your University to deliver any money they may have for you.
- Offers students smarter ways to manage that money.

So take a few minutes to review your choices and learn more!
FIRST, LOOK FOR THE GREEN ENVELOPE!

Once it arrives, you’ll simply use your card inside to let us know how you’d like to receive your money.
JUST FOLLOW THESE THREE SIMPLE STEPS TO GET STARTED:

1. **VISIT.** RamAdvantageCard.com

2. **SET UP.** Enter your card number to get started.

3. **CHOOSE.** Select the option that best fits you.
WHEN IT COMES TO DECIDING HOW TO GET YOUR MONEY, JUST CHOOSE THE OPTION THAT BEST FITS YOU.

YOUR CHOICES INCLUDE:

- **Same business day deposit to a Higher One checking account.**
  Money deposited to the account the same business day funds are released by the University to Higher One.

- **Deposit to another account.**
  Money in two to three business days.

- **Paper check.**
  Money in five to seven business days.
LEARN MORE ABOUT OUR ACCOUNTS

HIGHER ONE OFFERS THREE ACCOUNT OPTIONS¹. FIND OUT MORE ABOUT THEM BELOW:

OneAccount
Money deposited to the account the same business day funds are released by the college/university. Plus great mobile features and easy ways to deposit!

OneAccount edge
Money deposited to the account the same business day funds are released by the college/university. Plus great mobile features, easy ways to deposit and only one monthly service fee! (No other fees charged by Higher One.)

OneAccount Premier
Money deposited to the account the same business day funds are released by the college/university. Plus great mobile features, premium cash back rewards and access to the expansive Allpoint® Network of ATMs!

¹ OneAccount Edge and OneAccount Premier may not be available to all customers or may only be available to customers who have already opened a OneAccount. Higher One checking accounts have a monthly service fee. See applicable fee schedule for further details.
GET STARTED!

Visit RamAdvantageCard.com

Banking services provided by WEX Bank, Member FDIC.
The Ram Advantage Card is issued by WEX Bank pursuant to license from MasterCard International Incorporated.
The card is administered by Higher One, Inc.

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