All you need to know about refunds!

Look for your Refund Selection Kit. It looks like this:

Once it arrives, simply follow these steps to make your refund preference selection:

1. Visit RefundSelection.com
2. Enter your Personal Code
3. Select how you'd like to receive your money

Your options for receiving your refunds are:

**Electronic Deposit to Another Account**
Money is transferred to another account the same business day BankMobile receives funds from your school. Typically, it takes 1 - 2 business days for the receiving bank to credit the money to your account.

**Electronic Deposit to a BankMobile Vibe Account**
If you open a BankMobile Vibe account (upon identity verification), money is deposited the same business day BankMobile receives funds from your school.

**Paper Check Delivered by USPS**
A check is mailed the same business day BankMobile receives funds from your school, provided receipt is within daily cutoff times. Typically, it takes 5 - 7 business days for the check to arrive, depending on USPS First-Class® delivery timeframes.

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Q&A's

**What kinds of money might I receive from UMBC?**
The most common type of money BankMobile disburses to students are funds left over from financial aid awards, loans or grants after tuition has been paid. Students receiving these funds have usually requested this additional support to help with books and living expenses. Other types of money may include reimbursement for tuition overpayment or a dropped class. BankMobile uses the term "refund" but UMBC may have another name for these funds, such as a disbursement, residual or a stipend.

**Why am I getting a Personal Code?**
You will use your Personal Code to make your refund selection at RefundSelection.com.

**How will I get a Personal Code?**
You will receive your Personal Code in the mail at your primary address on file with UMBC. Just look for the bright green envelope and please make sure your address is up to date.

**How is my money delivered?**
Delivery of refund money is a multi-step process. First, UMBC draws funds from the respective loan and/or grant provider and applies it to your student account. Once this information is verified, it is sent to BankMobile. Once the specific refund information is received, it is processed and disbursed according to your selection.

**Can I change my preference for receiving money from UMBC?**
Yes. Just log in to RefundSelection.com and select "refund preferences" from the "Refund" menu option. Once on the page, simply make your new selection and click the "Update Preference" button to complete the process. Be aware that your new selection will only affect future money you receive from UMBC.

**How will I know when my money has been sent?**
BankMobile will send you an email to the address you entered during setup. You can also view the status online at RefundSelection.com.

**What is the BankMobile Vibe account?**
Designed exclusively with students in mind, BankMobile Vibe is a checking account that offers the power to bank anywhere, anytime. Plus there's no monthly fee for students.

If you select the BankMobile Vibe account as your refund choice, you will receive a temporary virtual Debit MasterCard® to use until your physical card arrives in the mail.

**What if I have additional questions?**
Visit RefundSelection.com or get easy answers anytime by using our online FAQ database.