

HEARTLAND DISCOVER® PREPAID DEBIT CARD REFUNDS

- Student **MUST** activate card and keep address current
- Student **MUST** keep card for duration enrolled at JSCC.
- **Do NOT tell students to disregard the card.** Every student has the potential of getting a refund either from financial aid sources or withdraws/drops from courses. Replacement cost is \$10.00.
- Immediate use of funds as soon as funds are loaded to card
- Use anywhere that Discover® is accepted

Student can:

- Request paper check
- Transfer funds to personal financial account; 2-3 days before funds may be available
- Withdraw funds from Heartland ATM on-campus; no fees charged, \$3500 daily limit withdrawal

Fees Charged:

- 24 month inactivity - \$5.00 monthly
- ATM off campus – 2 free (\$1.50)
- Replacement Card Cost - \$10.00; 5-10 days to deliver new card

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Points of Interest:

- Students need to read their JSCC email and Jweb announcements. All communication from Heartland being done through email or phone for accounts not validated.
- Posters have been placed on bulletin boards around campus
- Encourage students to activate card
- ATM on campus in Classroom Building foyer facing quad. Will go into Student Union when construction is finished. JSCC security will be patrolling through the area of the ATM machine during first couple of days of the summer semester
- Can use card in Bookstore
- Files sent to Heartland – Tuesday & Thursday (subject to change)

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Refunds to debit card:

- Financial aid (federal/state funds)
- General refunds

Exceptions to debit card refunds:

- Athletic room & board
- Credit/debit card payments – refund due to class(es) dropped; refund to credit/debit card
- Exceptions made by management



ATM Benefits








They can.....

Immediately withdraw funds from Heartland on-campus **no-fee** ATM or from PULSESelect / MoneyPass ATM Network, surcharge-FREE.



Heartland
PAYMENT SYSTEMS

CAMPUS SOLUTIONS

	LOCATIONS	ADDRESS	SERVICES
1	TRUST COMPANY BANK 	385 NORTH PARKWAY JACKSON, TN 38305	ATM Surcharge-Free 2.79 mi
2	RESOURCE FCU 	525 OLD HICKORY BLVD JACKSON, TN 38305 341 HOSPITAL BLVD JACKSON, TN 38305	ATM Surcharge-Free 3.5 mi ATM Surcharge-Free 5.14 mi
3	CLAYTON BANK AND TRUST 	801 CARRIAGE HOUSE DRIVE JACKSON, TN 38305 2113 SOUTH HIGHLAND JACKSON, TN 38301	ATM Surcharge-Free 3.79 mi ATM Surcharge-Free 4.2 mi
4	The Bank of Jackson  Jackson Branch	558 Carriage House Jackson, TN 38305 420 Oil Well Road Jackson, TN 38305 104 B West University Pkwy Jackson, TN 38305 132 West University Jackson, TN 38305	ATM Surcharge-Free 3.81 mi ATM Surcharge-Free 5.78 mi ATM Deposit Taking Surcharge-Free 5.82 mi ATM Surcharge-Free 5.83 mi
5	North Jackson Branch- Community Bank 	3200 North Highland Ave. Jackson, TN 38305	ATM Surcharge-Free 5.94 mi

HEARTLAND DISCOVER® PREPAID DEBIT CARD REFUNDS

Heartland Info

<http://www.acceluraid.com/jscc>

Website Contains:

- “How It Works” section
- FAQ section
- My Card section – manage their card
- Contact section - customer service email contact

Customer Service #: 866-678-7534 or 866-400-8627

How It Works

1. Get Your Card



If you are due to receive a payment from your school, a Discover® prepaid card will be provided to you. You will receive an email to your school-provided email address with information about delivery of your card. If you did not receive your Discover® prepaid card as expected, please check with your campus [financial aid office](#) or [email us](#) at any time, 24 hours a day.

2. Activate Your Card



Click [here to activate your card](#). Then click [here to manage your account](#) by setting up your card preferences.

3. Load Funds



Your school will deposit your excess financial aid onto your Discover® prepaid debit card. You can also add funds to your card via debit/credit card by phone or [online](#) (\$2.50 cardholder load fee).

4. Carry Your Card



Use your Discover® prepaid debit card online and at Discover® merchants locally and worldwide. Take it with you wherever you go.

5. Reload



[Add more funds](#) to your card at any time. You can even take advantage of special features – like top-up and recurring loads – to automatically replenish your account.

6. Check Your Balance



View your remaining balance instantly with each purchase — you can set your alerts online to receive instant email notifications of your transactions, including your card balance. When making a purchase at a vending machine with an LED screen, your balance is

Access Your Funds

You must first activate your card before logging in below. [Click here to activate](#) online or call 866.678.7534.

[Log In](#)

[Forgot your access code?](#)

Learn More



Financial Aid Refund Card
Overview



Frequently Asked Questions

1. [What is the Discover® prepaid debit card?](#)
2. [Why should I use the Card?](#)
3. [How do I get my Card?](#)
4. [Are there any fees for using the Card?](#)
5. [How do I add money to my Card?](#)
6. [How do I use my Card?](#)
7. [How do I check my Card's balance?](#)
8. [What's up with the \\$50 pay-at-pump gas charge? I didn't buy that much.](#)
9. [Using the card online?](#)
10. [How do I get cash?](#)
11. [How do I transfer to my checking?](#)
12. [What does ACH mean?](#)
13. [What is the Card's return policy?](#)
14. [What if I lose my Card?](#)
15. [What is the Card's confidentiality policy?](#)
16. [If the answer I need isn't here, who do I contact?](#)

What is the Discover® prepaid debit card?

What is the Discover® prepaid debit card?

The prepaid debit card is your FDIC-insured, prepaid card for receiving excess financial aid from your school. Whenever funds are disbursed to you from your school, those funds are electronically deposited onto your prepaid card balance.

Is the Card a credit card or a debit card?

Neither. It is a prepaid card that allows you to only spend up to the amount that you have loaded to your card. If you or your school put \$1,000 on your card, you have \$1,000 to spend. It's that simple!

Where are the preloaded funds held?

All funds are held in an online account linked to your prepaid card — at Central National Bank, the issuing bank.

Do I need to change bank accounts to use the Card?

No. Use your checking or savings account as you normally would, and just transfer money to your prepaid card whenever you'd like.

[back to top](#)

Why should I use the Card?

Why should I use the Card?

The card makes everyday life easier on and off campus. You just use one card — your Discover® prepaid card — for a variety of purposes around campus where Discover® is

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[Log In](#)

[Forgot your access code?](#)

Learn More



Financial Aid Refund Card Overview

Heartland Cardholder Agreement

<https://www.acceluraid.com/jssc/Resources/Documents/jssc/CardholderAgreement.pdf>

LIMITATIONS, PROGRAM FEES AND FUNDS AVAILABILITY OF THE CARD

(Program with on campus ATMs.) April 25, 2012

Fees are subject to change. Fees are expressed in U.S. Dollars. Monthly inactive account fee applies to accounts that were activated with a credited balance and no activity for 24 months.

Program Fees and Charges Card Fee

ACH Load (Payroll, Financial Aid)	FREE
Automated Attendant Inquiries (IVRU)	FREE
Live Operator Call	FREE
PIN or Access Code Change	FREE
POS Purchases and Cash Back	FREE
POS Returns and Denials	FREE
Card to Bank Account Transfers	FREE
Web Access to Card History and Transactions	FREE
Cash Advance Fee	\$5.00
Bill Pay Fee per item (ACH Debit)	\$1.00
Discover Card Replacement Fee	\$10.00
Dispute Fee	\$30.00
Inactive Card Fee (monthly after 24 months)	\$5.00
ACH Return Fee	\$10.00
Paper Statement & Mailing (by request)	\$10.00
<i>(Electronic copy available online at no charge)</i>	
POS Load Fee *	FREE
<i>*Servicing networks may charge an additional fee.</i>	
Card to Card Transfers	\$0.50

ATM Access Fees at Campus Acceluraid ATM Card Fee Surcharge

Any transaction Free No

ATM Fees at ATMs in Surcharge Free Network Card Fee Surcharge

Withdrawal (in the U.S.)	\$1.50* No
Withdrawal (International) <i>Plus 1% foreign exchange markup</i> \$3.50*		No
Balance inquiry	\$0.60 No
Withdrawal denial	\$0.60 No

The participating surcharge free network for this card is PulseSelect/MoneyPass.

ATM Fees at all other ATMs Card Fee Surcharge

Withdrawal (in the U.S.)	\$1.50* Yes
Withdrawal (International) <i>Plus 1% foreign exchange markup</i>	\$3.50* Yes
Balance inquiry	\$0.60 No
Withdrawal denial	\$0.60 No

*Each cardholder will be credited with two card fee-free ATM Withdrawals for each financial aid load to their card. These are available to be used at all non-Acceluraid ATMs. The third withdrawal at such an ATM will have a card fee.

Cardholders may avoid ATM fees altogether by accessing their balance information online and using their card for purchases at merchants that accept Discover. Many merchants will give cash back with your purchase.

Heartland Cardholder Agreement

<https://www.acceluraid.com/jsc/Resources/Documents/jsc/CardholderAgreement.pdf>

Limitations Time Period

Daily Non-ACH Loads (Cash, Transfers)* \$1,000
Monthly Non-ACH Loads* \$4,000

**A non-ACH load will be refused if it causes the card balance to exceed \$2,999.*

Payroll/Financial Aid ACH Loads No limit
Daily Total Withdrawals (ATM, POS, Transfers) \$3,500
Weekly Total of Withdrawals \$9,000
Daily Card to Card Transfers \$250
Weekly Card to Card Transfers \$500

Availability

Direct Payroll Load/Financial Aid Immediate
Cash Load Immediate
Card to Card Transfer Immediate
Merchant Holds for Purchases 15 days max

Contact Information

Online: www.acceluraid.com

24/7 Automated Help Line: 866-678-7534

Mail: Prepaid Card, Central National Bank, P.O. Box 3003, Enid OK 73702

Marketing Material for JSCC Students

- Postcard
- Brochure
- Card Carrier
- Poster

COMING SOON...THE OFFICIAL

Jackson State Community College Discover® Prepaid Debit Card



Your financial aid refund will be loaded to this card.



Jackson State Community College, a Tennessee Board of Regents school, is an equal opportunity, affirmative action institution. COM12-5970

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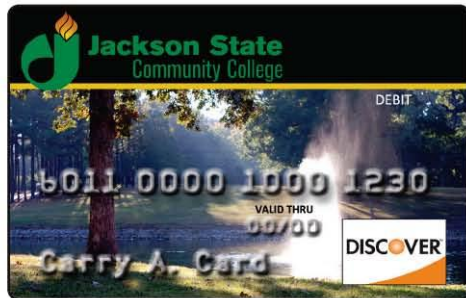
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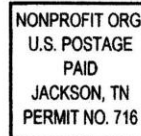
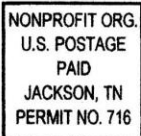
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WHAT YOU CAN EXPECT

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No monthly fees • No overdraft fees
Money management tools

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Money management tools

*Shop, pay bills, swipe at the pump—Everyday, everywhere
Discover® is accepted!*

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With the JSCC Discover Prepaid Debit Card, you will receive your financial aid refund faster than ever and have the convenience of a Discover-branded debit card!

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<http://www.acceluraid.com/jscc>

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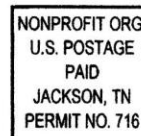
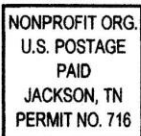
FDIC insured • Zero liability
Faster than paper check refunds

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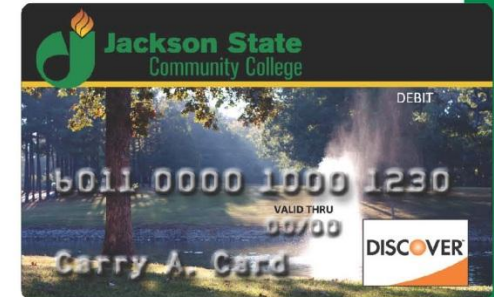
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THE RIGHT CARD FOR



YOUR FINANCIAL AID REFUND



THE JACKSON STATE COMMUNITY COLLEGE
DISCOVER® PREPAID DEBIT CARD CAN BE RELOADED
ANYTIME USING PAYPAL®, OR A DEBIT OR CREDIT
CARD. GO TO WWW.ACCELURAIID.COM/JSCC FOR
RELOADING OPTIONS.

Leave the money
on your card.

It's safer than carrying
around a large
sum of cash.

IT'S
FDIC INSURED!

INFORMATION FOR PARENTS AND STUDENTS

- Financial aid refunds are loaded to the Jackson State Community College Discover Prepaid Debit Card.

**PERSONAL INFORMATION IS SECURE AND
WILL NEVER BE SOLD FOR SOLICITATION
PURPOSES.**

- The Card can be used for everyday purchases.
- There are no overdraft fees.
- There are no interest fees because it is not a credit card.
- The Card is equipped with great money management tools such as 24-hour access to transaction history, text message alerts and more.
- Students will get two free ATM withdrawals at any non-campus ATM per financial aid refund.

The Card is issued by Central National Bank and sponsored by Heartland Payment Systems. Discover and the Discover acceptance mark are service marks used by Central National Bank under license from Discover Financial Services.

WWW.ACCELURAIID.COM/JSCC
CARDHOLDER CUSTOMER
SERVICE: 1-866-678-7534

THE COLLEGE EXPERIENCE DOESN'T HAVE TO INCLUDE EATING NOODLES FOR DAYS WHILE WAITING TO RECEIVE YOUR FINANCIAL AID REFUND CHECK.

USE YOUR CARD FOR LIFE

ONLINE PURCHASES
 PAY AT THE PUMP
 CASH BACK
 BILL PAY
 24-HOUR ACCESS

RELOADABLE
 ATM WITHDRAWALS
 PIN OR SIGNATURE
 EMAIL ALERTS
 EMAIL PAYMENTS
 INTERNET BANKING



KNOW THE DIFFERENCE

Use your ACCESS CODE for online and telephone banking. Use your PIN for cash back purchases and ATM cash withdrawals.



WHAT YOU CAN EXPECT

- ✓ No monthly fees
- ✓ No overdraft fees
- ✓ Money management tools
- ✓ FDIC insurance
- ✓ Zero liability
- ✓ Faster than paper check refunds
- ✓ Two free ATM withdrawals at any MoneyPass/ Pulse Select non-campus ATM per financial aid refund.



WITH THE JACKSON STATE COMMUNITY COLLEGE DISCOVER® PREPAID DEBIT CARD, YOU WILL RECEIVE YOUR FINANCIAL AID REFUND FASTER THAN EVER AND HAVE THE CONVENIENCE OF A DISCOVER BRANDED DEBIT CARD.

Your Jackson State Community College Discover Prepaid Debit Card is not a credit card and is designed to function without a checking account.



Pay at the pump

Gas stations that display the Discover acceptance mark gladly take your Card. Just swipe your card before you pump or go inside to avoid holds on your cash.



Shopping

Use your Card to shop everywhere you see the Discover acceptance mark, including online.



Like cash

There is never a fee to get cash back when you make a purchase. That means you never have to pay a surcharge at an ATM.



FDIC insured

Your money is safe inside Central National Bank, an FDIC insured financial institution.



Your **FINANCIAL AID** and
CAMPUS REFUNDS
will be loaded on this card.

DO NOT THROW AWAY.
This is **NOT** a credit card!

1 **ACTIVATE YOUR CARD**

Go to www.acceluraid.com/jsc



2 **YOU ARE ALL SET**

You will have immediate, same day access to your funds as soon as they are released from your school. You will receive an instant email notification when funds post to your card. *See your school for refund dates.*

3 **USE YOUR CARD**



Gas stations that display the Discover® acceptance mark gladly take your Card.*



Shop anywhere you see the Discover acceptance mark, including online.



As good as cash! Use your PIN and get cash back when you make a purchase.



It's safe! Your money is at Central National Bank, an FDIC insured financial institution.



Use your **ACCESS CODE** for online and telephone banking. Use your **PIN** for cash back purchases and ATM cash withdrawals.

*For gas purchases, pay inside to avoid holds on your funds in excess of your purchase.



TIPS FOR USING YOUR CARD WISELY



Stay on budget

Set up balance alerts to your mobile phone or email.



Track your spending

View your transaction history online at www.acceluraid.com/jscc or by calling 1.866.678.7534.



Pay bills

Your Card can be used to pay utilities and cell phone bills wherever they give the option of paying with a Discover debit card or a checking account. You can also use your Card's Bill Pay service.

Fast Facts

- Choose CREDIT to sign the receipt.
- Choose DEBIT to use your PIN and get cash back.
- Choose CHECKING when getting cash at an ATM.
- No overdraft fees.
- Two free ATM withdrawals at any MoneyPass/Pulse Select non-campus ATM per financial aid refund.
- Free on-campus ATM anytime.



Reload your Card



Cardholders can also load their cards online at acceluraid.com or you can call at 1-866-400-8627.



You can also go online and use your Discover Prepaid Debit Card at paypal.com.



Have your pay loaded directly to your card using direct deposit.



Load your tax refund in the same way your employer loads your payroll to the card.

USE YOUR CARD FOR EVERYDAY LIFE

INTERNET BANKING

EMAIL ALERTS

CASH BACK

PIN OR SIGNATURE

24-HOUR ACCESS

EMAIL PAYMENTS

ATM WITHDRAWALS

IMAGINE THE POSSIBILITIES

Jackson State Community College will place your financial aid refund on a personalized Discover® Prepaid Debit Card. Use it anywhere you see the Discover acceptance mark.

Now you can decide where and when to use your money.



Gas stations that display the Discover acceptance mark gladly take your Card.



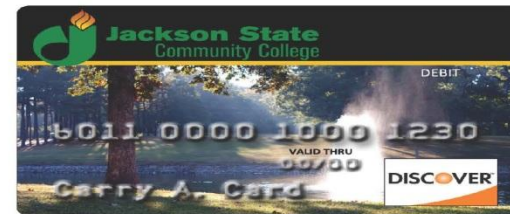
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PAY AT THE PUMP
CASH BACK
BILL PAY
24-HOUR ACCESS
NO OVERDRAFT FEES

RELOADABLE
ATM WITHDRAWALS
PIN OR SIGNATURE
EMAIL ALERTS
EMAIL PAYMENTS
INTERNET BANKING



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Questions?