

Prepaid Card

The fastest and most flexible way to receive your funds. Make purchases anywhere Visa® debit is accepted and withdraw cash fee-free at Citibank® ATMs.

Electronic Funds Transfer (EFT)

If you have an existing bank account, you may choose to have your funds transferred automatically.

Paper Check

Paper checks remain available for those who want them. Checks will take 7-10 days to receive and will be mailed to the last address on record.

	Prepaid Card	EFT	Paper Check
Deposits post to your account the day after the award*	X	X	
Funds available immediately upon payment	X		
No delay while waiting for the mail	X	X	
No bank account required	X		X
No trip to the bank or waiting in line to cash a check	X	X	
Visa's Zero Liability fraud protection**	X		
Free online account management	X	X	
Free ATM withdrawals at Citibank ATMs***	X		
Free on demand account alerts****	X		
Visa bill pay and Visa cardholder discounts	X		
Make purchases everywhere Visa debit is accepted	X		

*Provided that you have selected your enrollment option in advance.

***At Citibank ATMs, on most campuses.

**Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. For additional details visit www.visa.com/security.

****Citi does not charge a fee. Standard text messaging rates apply.