

Prepaid Card

The fastest and most flexible way to receive your funds. 1) Make purchases anywhere MasterCard® debit is accepted. 2) Withdraw cash fee-free at Citibank® ATMs on campus.⁴ 3) Withdraw cash fee-free at any MasterCard member bank.

Direct Deposit

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

Paper Check

If no electronic method is selected, funds will automatically be delivered via paper check. After your payment is made by SIUE, you should expect to receive your check within 7-10 business days at the address on file.

	Prepaid Card	Direct Deposit	Paper Check
Funds are available the date Citi® receives the funding from your campus ¹	X		
Deposits are transferred to your bank account as early as the day following Citi's receipt of funding from your campus ²		X	
No delay while waiting for the mail	X	X	
No bank account required ³	X		X
No trip to the bank or waiting in line to cash a check	X	X	
Free online account management	X	X	
Free ATM withdrawals at Citibank Network ATMs ⁴	X		
Free on demand account alerts ⁵	X		
MasterCard bill pay and MasterCard cardholder discounts	X		
Make purchases everywhere MasterCard debit is accepted	X		

1 Receipt of your card with first payment can take up to 7-10 business days.

2 Provided you have previously enrolled and chosen direct deposit. Timing is dependent on Automated Clearing House processing of funds transfer.

3 Students are responsible for providing appropriate identification when cashing paper checks. Check cashing locations may require fees for services.

4 A Citibank ATM is conveniently located on both the Edwardsville and Alton campuses.

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