

## Fee Schedules

We offer optional services to help you manage your account and avoid fees. To learn more use [EasyHelp<sup>SM</sup>](#) or watch the following videos: [How to choose a checking account](#), [Avoid foreign ATM fees](#), [Avoid PIN fees](#). Also, we've made our Fee Schedule even easier to understand. We have voluntarily adapted Pew's simple disclosure format.

Fees may vary by school program and account type. Please log in to see the fee schedule associated with your specific account.

OneAccount

OneAccount edge<sup>1</sup>

OneAccount Premier

### OneAccount

[How to Use the OneAccount for Free](#)

Effective March 21, 2013

	Fee Name	Fee	Explanation	How to Avoid Fee
<b>Account Usage</b>	Minimum deposit needed to open account	No minimum deposit	There is no minimum opening deposit for the OneAccount.	N/A
	Monthly service fee	<b>\$3.95</b> per month <sup>1</sup> <b>\$0</b> monthly service fee when: You are a student <sup>2</sup> OR Direct deposit <b>\$100.00</b> or more per month	You have chosen the OneAccount which has a monthly service fee unless you are a student or set up direct deposit.	<b>\$0</b> monthly service fee when: You are a student OR Direct deposit <b>\$100.00</b> or more per month.
	ATM fee (for using <a href="#">Higher One's ATMs</a> )	No ATM fee for using a <a href="#">Higher One ATM</a> .	You can withdraw cash for free at <a href="#">Higher One ATMs</a> .	N/A
	Fee for using a non-Higher One ATM	<b>\$2.50</b> (Plus any fees the ATM owner charges)	A non-Higher One ATM has been used. (Includes all withdrawals, inquiries, and declines.) Higher One will only charge up to one non-Higher One ATM decline fee and up to one non-Higher One balance inquiry fee per day.	Make sure you use FREE <a href="#">Higher One ATMs</a> .
	International ATM fee	<b>\$5.00</b>	A non-Higher One ATM has been used in an area outside of the United States. Currently, Higher One has no international ATMs.	Conduct Debit MasterCard signature (Swipe & Sign) transactions for all your purchases instead of visiting the ATM.
	Merchant PIN-based transaction	<b>\$0.50</b> per transaction	At checkout you selected "debit" and entered your Personal Identification Number (PIN), or a merchant processed your transaction as a PIN-less debit transaction even if you did not explicitly provide your PIN. When merchants process a transaction as a PIN-less debit, the PIN fee cannot be avoided.	Over half of OneAccount holders never receive more than one PIN fee... they are easy to avoid! Instead of entering your Personal Identification Number (PIN) at checkout, choose "credit" and sign the receipt to avoid the PIN fee. When merchants process a transaction as a PIN-less debit, the PIN fee cannot be avoided.  If the merchant prompts you to enter your PIN, you may have to hit "cancel" to change the payment type to "credit."

<b>Overdrafts</b>	Insufficient Funds Fee Returned Item or Paid Item (No insufficient funds fees on card transactions)	First item (for lifetime of the account): <b>\$29.00</b> All additional items: <b>\$38.00</b>	You have spent more money than you have available in your OneAccount by making payments via an e-check, paper check, or via ACH. The maximum number of insufficient funds fee/unavailable funds fee returned item or paid item charged is up to 3 per day. The same item may be submitted multiple times to your account.	The majority of account holders never pay an insufficient funds fee. To ensure you're among them, sign up for our Mobile Alerts, track your purchases and pay special attention to purchases made with an e-check or a paper check, and via ACH.
	Unavailable Funds Fee Returned Item or Paid Item (No unavailable funds fees on card transactions)	First item (for lifetime of the account): <b>\$29.00</b> All additional items: <b>\$38.00</b>	You have deposited items that are uncollected or a hold has been placed on your OneAccount. The maximum number of insufficient funds fee/unavailable funds fee returned item or paid item charged is up to 3 per day. The same item may be submitted multiple times to your account.	The majority of account holders never pay an unavailable funds fee. To ensure you're among them, sign up for our Mobile Alerts, track your purchases and pay special attention to purchases made with an e-check or a paper check, and via ACH.
	Maximum number of Insufficient Funds Fee/Unavailable Funds Fee Returned Item or Paid Item charged per day.	Up to 3	You have spent more money than you have available in your OneAccount by making payments via an e-check, paper check, or via ACH.	The majority of account holders never pay an insufficient funds fee or returned item fee. To ensure you're among them, sign up for our Mobile Alerts, track your purchases and pay special attention to purchases made with an e-check or a paper check, and via ACH.

Currently, Higher One does not provide overdraft protection for its checking accounts. To help you avoid these fees, Higher One will not authorize ATM withdrawals or everyday one-time debit card purchases when you don't have enough money in your account.

<b>Collections</b>	Delinquent account fee	<b>\$50.00</b>	Your account has been overdrawn for 45 consecutive days and for <b>\$5.00</b> or more. The fee is assessed on the 45 <sup>th</sup> day. Higher One will proceed with collection efforts to resolve your overdrawn balance.	Pay off the balance if you overdraw your account. Or, if you do not plan to continue using your account, take the steps to close it.
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<b>Other Fees</b>	Stop payment fee	<b>\$24.00</b>	You have requested the stop payment of a check or electronic transaction.	Do your best to keep your checks in a safe place to protect against loss or theft, keep track of checks that are written, and be sure you have sufficient funds in your account to cover outstanding checks or electronic transfers.
	Card replacement	<b>\$20.00</b>	A replacement card was ordered for you.	Be sure to keep your card in a safe place to protect against loss or theft.
	Return deposit item	<b>\$7.00</b>	A deposit was made into the OneAccount that does not clear the other bank. <a href="#">More</a>	Do your best to confirm that someone who writes you a check has sufficient funds in their account. <a href="#">More</a>
	Order for personal checks	<b>\$7.95</b>	You ordered 50 standard personal checks.	Online Bill Pay is a FREE alternative to writing personal checks.
	Official check	<b>\$8.00</b>	Per your request, Higher One has issued an official check.	Official checks are only required for very specific instances such as closing costs for a home purchase. <a href="#">More</a>
	Multiple copies of checks, deposits and archived statements	First copy no additional fee. <b>\$5.00</b> per additional item.	Sometimes, to reconcile records or figure out what you paid to whom, you may want more information than is offered on a statement. In this case, you can order check, deposit or archived documents for free. However, there is a fee for more than one copy of this document.	Do your best to only request a single copy of these documents and be sure to make use of the online services. Consider printing your account statements periodically so that you have easy access to this information should you require it.
	Cash advance	<b>3.5%</b> <b>(\$5.00 minimum)</b>	You took a withdrawal of cash from your OneAccount. Note: This transaction typically occurs in-person with a teller at a bank branch, not via an ATM withdrawal.	Conduct Debit MasterCard signature (Swipe & Sign) transactions for all your purchases, or withdraw cash for free at a Higher One ATM instead of taking a cash advance. <a href="#">More</a>
	International transaction fee	<b>3%</b>	Your card was used at a merchant location that is identified as being outside of the United States.	This fee is applied for being able to use your card in this manner.
	Account research fee	<b>\$25.00</b> per hour	You requested that we conduct research regarding transaction activity or history on your account. This may include statement balancing.	Keep copies of your account statements.
Outgoing wire transfer	Domestic: <b>\$25.00</b>	Per your request, Higher One has debited funds from your OneAccount via wire transfer for delivery to another bank account. <a href="#">More</a>	Higher One offers less costly alternatives for transferring funds. Always explore these options prior to requesting a wire transfer and paying the fee.	

## Additional Information

<b>Processing Policies</b>	Posting order (the order in which deposits and withdrawals are processed) - summary	Typically, we post credits first and will pay all other items by type in the date and time order of the transaction received unless a) it is a check or a converted check that contains a serial number or b) a date and time stamp is not present. Items with serial numbers will be paid in serial number order and items without date and time stamps will be paid in the order they are received.
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<b>Deposit Hold Policy</b> <small>(when funds deposited into your account are available)</small>	Direct deposit	Same business day
	Green Dot® MoneyPak® transfer	Same business day
	Wire transfer	Same business day
	U.S. Treasury checks	Next business day
	State or local government checks	Next business day
	Cashier, certified, and teller's checks	Next business day
	Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Service money orders	Next business day
	Other paper checks	Second business day
	Other money orders (e.g. MoneyGram or Western Union)	Second business day
	EasyDeposit <sup>SM</sup> check capture	Log in to access your Funds Availability Schedule
	EasyDeposit <sup>SM</sup> Mobile	Log in to access your Funds Availability Schedule
Transfer Money	Log in to access your Funds Availability Schedule	

- If something causes a longer hold on a check, and the check is ineligible for next day availability, per our Funds Availability Policy, the first \$200 will be available on the first business day after the day of your deposit.
- A "business day" is a non-holiday weekday generally ending at 4 p.m. ET.
- See our Funds Availability Policy for more information or log into your account and access the Funds Availability Schedule from your online statement.

<p><b>Dispute Resolution</b></p>	<p>Summary of agreement</p>	<p>Your account is governed by the <a href="#">Account Terms and Conditions</a> and <a href="#">Account Related Disclosures</a>. Please refer to this Agreement for complete account details.</p>
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<sup>1</sup> OneAccount account holders will be charged \$3.95 per month. The monthly service fee will only reduce an account to a zero balance, which may result in customers being charged less than \$3.95 a month. The monthly service fee may be applied to the customer's account within 5 business days after the close of their monthly statement cycle. If the account holder is a student, as defined below, or performs a direct deposit of \$100.00 or more per month, the \$3.95 monthly service fee will not be assessed. A financial aid refund does not qualify as a direct deposit.

<sup>2</sup> Students are defined as those who have received a financial aid refund deposit to their Higher One checking account in the past 6 months or self-identified as a student on their program website.