

Fee Schedules

We offer optional services to help you manage your account and avoid fees. To learn more use [EasyHelpSM](#). Also, we've made our Fee Schedule even easier to understand. We have voluntarily adapted Pew's simple disclosure format.

OneAccount

How to Use the OneAccount for Free			Effective January 31, 2015	
	Fee Name	Fee	Explanation	How to Avoid Fee
Account Usage	Minimum deposit needed to open account	No minimum deposit	There is no minimum opening deposit for the OneAccount.	N/A
	Monthly service fee	\$3.95 per month ¹ \$0 monthly service fee when: You are a student ² OR Direct deposit \$100.00 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.	\$0 monthly service fee when: You are a student OR Direct deposit \$100.00 or more per month.
	ATM fee (for using Higher One's ATMs)	No ATM fee for using a Higher One ATM.	You can withdraw cash for free at Higher One ATMs.	N/A
	Fee for using a non-Higher One ATM	\$2.50 (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 Higher One ATMs.
	International ATM fee	\$5.00	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	\$0.50 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.	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".
	Overdrafts	Insufficient Funds Fee Returned Item or Paid Item (No insufficient funds fees on card transactions)	First item (for lifetime of the account): \$29.00 All additional items: \$38.00	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. You will not be charged this fee when your end of day account balance is overdrawn by \$5.00 or less.
Unavailable Funds Fee Returned Item or Paid Item (No unavailable funds fees on card transactions)		First item (for lifetime of the account): \$29.00 All additional items: \$38.00	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. You will not be charged this fee when your end of day account balance is overdrawn by \$5.00 or less.	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.	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.
	Stop payment fee	\$24.00	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	\$20.00	A replacement card was ordered for you.	Be sure to keep your card in a safe place to protect against loss or theft.

Other Fees	Return deposit item	\$7.00	A deposit was made into the OneAccount that does not clear the other bank. For example, someone writes you a check that bounces because they do not have sufficient funds in their account.	Do your best to confirm that someone who writes you a check has sufficient funds in their account. When adding money to your OneAccount, make sure that your other bank account contains enough funds to complete the transfer successfully.
	Order for personal checks	\$7.95	You ordered 50 standard personal checks.	Online Bill Pay is a FREE alternative to writing personal checks.
	Official check	\$8.00	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. These are not checks you will be required to use on a regular basis.
	Multiple copies of checks, deposits and archived statements	First copy no additional fee. \$5.00 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.
	Teller withdrawal fee	3.5% (\$5.00 minimum)	You used your card to make a cash withdrawal from a teller at a bank. This fee is in addition to any fees charged by the bank.	Conduct Debit MasterCard signature (Swipe & Sign) transactions for all your purchases, or withdraw cash for free at a Higher One ATM. Click here for cash withdrawal limits.
	International transaction fee	3%	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	\$25.00 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: \$25.00	Per your request, Higher One has debited funds from your OneAccount via wire transfer for delivery to another bank account. Wire transfers are designed to be the fastest way to move money, however they do come at a price.	Higher One offers less costly alternatives for transferring funds. Always explore these options prior to requesting a wire transfer and paying the fee.
	Green Dot® Reload @ the Register™	\$4.95 or less	Ask the cashier to add cash directly to your Higher One card at participating retailers. A fee of \$4.95 or less is charged by Green Dot per deposit. This fee is paid at the register. You can reload any amount from \$20 to \$500 as long as card limits are not exceeded. Keep your receipt.	N/A
	Expedited Online Bill Pay fee	\$4.95	Expedited Online Bill Pay allows you to make a same Business Day electronic payment to select recipients set up to receive electronic payments. Your payment must be scheduled before the recipient's cutoff time on any Business Day and it will be electronically delivered that day.	Use standard Online Bill Pay at no cost.

Additional Information

Processing Policies	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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Deposit Hold Policy <small>(when funds deposited into your account are available)</small>	Direct deposit	Same business day
	Green Dot® Reload @ the Register™	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 SM Mobile	See our Funds Availability Policy

Transfer Money | See our Funds Availability Policy

- 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 \$500 will be available on the first business day after the day of your deposit.
- See our Funds Availability Policy for more information or log into your account and access the Funds Availability Example from your online statement.

Dispute Resolution	Summary of agreement	Your account is governed by the Account Terms and Conditions and Account Related Disclosures . Please refer to this Agreement for complete account details.
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¹ 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 identified by a Higher One client school as an employee 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.

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