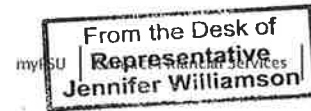




University Financial Services



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## HigherOne Funds Availability

### OneAccount Funds Availability Guidelines

#### Electronic ACH Add/Send Money Transfer Guidelines

Normally, a transfer of money from any bank account to a student's OneAccount can take up to three business days, excluding holidays, due to the verification of account information and funds availability. However, as a courtesy to OneAccount holders, Higher One will make available the first \$100 dollars of a funds transfer on the next business day. This courtesy is extended only once every three business days.

#### example #1

- Someone transfers \$500 dollars to your OneAccount on a Monday before 4pm Eastern Time (ET).
- Tuesday at 9am ET, you will have \$100 dollars of the \$500 available to spend.
- The remaining \$400 dollars (balance) will be available to spend by Thursday at 9AM ET.
- Important Note:** The first \$100 dollars will be made available to spend only once every three business days.

#### Example #2

- Someone transfers \$500 dollars to your OneAccount on a Monday before 4pm Eastern Time (ET).
- Tuesday at 9am ET, you will have \$100 dollars of the \$500 available to spend.
- Someone transfers another \$500 dollars to your OneAccount on a Tuesday before 4pm ET.
- The remaining \$400 dollars (balance) of your Monday transfer will be available to spend by Thursday at 9AM ET.
- Friday at 9am ET, all of the \$500 from your Tuesday transfer will be available to spend.
- Important Note:** All funds from the second transfer will be placed on hold for three business days.

Day/Time Requested	Day/Time Available					
	Tue by 9AM ET	Wed by 9AM ET	Thu by 9AM ET	Fri by 9AM ET	Sat by 9AM ET	Sun by 9AM ET
Mon by 4pm ET						
Transfer Requested	First \$100		Remaining Funds			
Tue by 4pm ET	Wed by 9AM ET	Thu by 9AM ET	Fri by 9AM ET	Sat by 9AM ET	Sun by 9AM ET	Mon by 9AM ET
Transfer Requested	First \$100		Remaining Funds			
Wed by 4pm ET	Thu by 9AM ET	Fri by 9AM ET	Sat by 9AM ET	Sun by 9AM ET	Mon by 9AM ET	Tue by 9AM ET
Transfer Requested	First \$100		Remaining Funds			
Thu by 9AM ET	Fri by 9AM ET	Sat by 9AM ET	Sun by 9AM ET	Mon by 9AM ET	Tue by 9AM ET	Wed by 4pm ET
Transfer Requested	First \$100			Remaining Funds		
Fri by 9AM ET	Sat by 9AM ET	Sun by 9AM ET	Mon by 9AM ET	Tue by 9AM ET	Wed by 4pm ET	Thu by 9AM ET

							9AM ET
Transfer Requested	First \$100					Remaining Funds	
Sat by 9AM ET	Sun by 9AM ET	Mon by 9AM ET	Tue by 9AM ET	Wed by 4pm ET	Thu by 9AM ET	Fri by 9AM ET	
Transfer Requested	First \$100					Remaining Funds	
Sun by 9AM ET	Mon by 9AM ET	Tue by 9AM ET	Wed by 4pm ET	Thu by 9AM ET	Fri by 9AM ET	Sat by 9AM ET	
Transfer Requested	First \$100					Remaining Funds	

\*Remaining Funds means the balance of the funds.

\*This chart assumes that none of the days on the chart are holidays. Higher One follows the Federal Payment Holiday Schedule ([https://higherone.custhelp.com/app/answers/detail/a\\_id/1149/kw/holiday](https://higherone.custhelp.com/app/answers/detail/a_id/1149/kw/holiday)).

#### Paper Deposit Guidelines

Unless you are contacted by Higher One Customer Service regarding a "Notice of Delayed Availability", \$500 is available the next business day after the deposit is received. The remaining funds will be available within five (5) business days.

#### ATM Deposit Guidelines

On the day an ATM deposit is received by Higher One, the full amount of the deposit is held. Unless you are contacted by Higher One Customer Service regarding a "Notice of Delayed Availability", the first \$100 of an ATM deposit is available for spending the next business day after the deposit is received. The remaining funds of the deposit will be available on the 5th business day after the deposit is received.

#### example #1

1. You make an ATM deposit of \$500 to your OneAccount on Monday.
2. The deposit is processed and a hold for \$500 is placed on your account.
3. On Tuesday \$100 is available for spending and the remaining \$400 will be available for spending on the 5th business day after the receipt of the deposit.

#### example #2

1. You make an ATM deposit of \$900 to your OneAccount on Monday.
2. The deposit is processed and a \$900 hold is placed on your account.
3. On Tuesday \$100 of the \$900 deposit is available for spending.
4. The remaining \$800 (balance) is held and will be available for spending on the 5th business day after the receipt of the deposit.

#### example #3

1. You make an ATM deposit of \$500 to your OneAccount on Monday.
2. The deposit is processed and a \$500 hold is placed on your account.
3. You make a second ATM deposit of \$600 on Monday.
4. The deposit is processed and a \$600 hold is placed on your account.
5. On Tuesday \$100 of the \$1100 deposited is available for spending.
6. The remaining \$1000 (balance) is held and will be available for spending on the 5th business day after the receipt of the deposits.

See more funds availability illustrations ([https://www.higheroneaccount.com/fundsavailable\\_noheader.jsp](https://www.higheroneaccount.com/fundsavailable_noheader.jsp)) from HigherOne.

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Wednesday, Apr 29

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