



Email Address:  Password:    
 Ex: janedoe@yahoo.com (case sensitive) Forgot your password?

## A Guide to Services and Fees

It's important to understand how your account works. This guide lists the fees and key terms associated with your account. Some fees may vary by school program and account type. Please log in to see the fees associated with your specific account and learn about ways to manage your money responsibly.

### OneAccount

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Effective December 16, 2015

	Fee Name	Fee	Explanation	How to Avoid Fee
<b>Account Usage</b> Use Higher One and Customers Bank ATMs to avoid ATM fees within the United States.	Minimum deposit to open account	\$0	There is no minimum opening deposit for the OneAccount.	N/A
	Monthly service fee	\$3.95 <sup>1</sup> \$0 for students OR with direct deposit of \$100 or more per statement cycle	You will be charged a fee of <b>\$3.95</b> for each statement cycle unless you are a student or you have a direct deposit of <b>\$100</b> or more posted to your account during that statement cycle.  To determine your statement cycle, please review your checking account statement.	<b>\$0</b> monthly service fee when you are a student or direct deposit <b>\$100</b> or more per statement cycle.  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. Students can also be identified by a Higher One client school as a student or as an employee.  A financial aid refund does not qualify as a direct deposit.
	Higher One or Customers Bank ATM fee	\$0	There is no fee for using a Higher One or Customers Bank ATM.	N/A
	ATM cash withdrawal fee	\$2.50 at a non-Higher One ATM, or non-Customers Bank ATM. (Plus any fees the ATM owner may charge)	You withdrew cash at a non-Higher One ATM or non-Customers Bank ATM.	Make sure you use FREE Higher One or Customers Bank ATMs.
	ATM balance inquiry fee	\$2.50 at a non-Higher One ATM or non-Customers Bank ATM. (Daily maximum of \$2.50) (Plus any fees the ATM owner may charge)	You made a balance inquiry at a non-Higher One ATM or non-Customers Bank ATM.	Make sure you use FREE Higher One or Customers Bank ATMs.
	ATM decline fee	\$2.50 at a non-Higher One ATM or non-Customers Bank ATM. (Daily maximum of \$2.50) (Plus any fees the ATM owner may charge)	Your transaction was declined at a non-Higher One ATM or non-Customers Bank ATM.	Make sure you use FREE Higher One or Customers Bank ATMs.
	Merchant PIN-based transaction	\$0.50 per transaction	The fee will be charged for transactions when you select "debit" at checkout and enter your Personal Identification Number (PIN).	Instead of entering your Personal Identification Number (PIN) at checkout, choose "credit" and sign the receipt to avoid the PIN fee.  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> Higher One does not provide overdraft protection services. No insufficient or unavailable funds fees will be charged for any card transaction. Higher One will not authorize ATM withdrawals or one-time or recurring debit card transactions when there is not enough money in your account.	Insufficient funds fee for returned or paid item (No insufficient funds fees on card transactions)	\$29 per item	An insufficient funds fee for returned/paid items occurs when you spend more money than is available in your OneAccount by making payments via an e-check, paper check, or ACH.  Higher One will not charge this fee when your end of day available account balance is overdrawn by \$5 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.
	Unavailable funds fee for returned or paid item (No unavailable funds fees on card transactions)	\$29 per item	An unavailable funds fee for returned/paid items occurs when you deposit items that are uncollected, or a hold is placed on your OneAccount.  Higher One will not charge this fee when your end of day available account balance is overdrawn by \$5 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/unavailable funds fees for returned or paid items charged per day.	3 charges per day	The maximum number of insufficient/unavailable funds fees for returned or paid items charged is three per day. The same item may be submitted multiple times to your account.	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	The fee will be charged for each stop payment of a check or electronic	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
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Higher One: Fee Schedules

<b>Other Fees</b>			transaction.	cover outstanding checks or electronic transfers.
	Card replacement fee	<b>\$20.00</b>	The fee will be charged for each replacement card order.	Be sure to keep your card in a safe place.
	Return deposit item fee	<b>\$7.00</b>	The fee will be charged for each deposit made into your account that does not clear the other bank.	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.
	Personal check order fee	<b>\$7.95</b>	The fee will be charged for each order of 40 standard personal checks.	Online Bill Pay is a FREE alternative to writing personal checks.
	Official check fee	<b>\$8.00</b>	The fee will be charged for each official check sent by Higher One at your request.	N/A
	Teller withdrawal fee	<b>3.5%</b> of withdrawal amount	The fee will be charged for using your card to make a cash withdrawal from a teller at a 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	<b>3%</b> of transaction amount	The fee will be charged for each card transaction at a merchant location outside the United States.	N/A
	Account research fee	<b>\$25.00</b> per hour	The fee will be charged for research conducted at your request regarding transaction activity or history on your account. This may include statement balancing.	Keep copies of your account statements.
	Outgoing wire transfer (domestic) fee	<b>\$25.00</b>	The fee will be charged for each transfer requested by you that is debited from your OneAccount and delivered to another U.S.-based bank account via wire.	N/A
	Green Dot® Reload @ the Register™ fee	<b>\$4.95</b> 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 add any amount from \$20 to \$500 per day as long as card limits are not exceeded.	N/A
Expedited Online Bill Pay fee	<b>\$4.95</b>	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**

<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>Funds Availability Schedule</b>	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 <sup>SM</sup> Mobile	Log in to access your Funds Availability Example
Transfer Money	Log in to access your Funds Availability Example	
<ul style="list-style-type: none"> <li>In certain circumstances, we may delay the availability of all or a portion of the funds deposited to your account beyond the time frames listed above.</li> <li>Please refer to the Funds Availability Policy for further information about delaying the availability of funds, or log in to your account and access the Funds Availability Example from your online statement.</li> </ul>		

<b>Dispute Resolution</b>	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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<sup>1</sup> The monthly service fee will only reduce an account to a zero balance, which may result in customers being charged less than \$3.95 per statement cycle. The monthly service fee may be applied to the customer's account within 5 business days after the close of their monthly statement cycle.



Accounts held at WEX Bank, Member FDIC  
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