Making Deposits

Adding funds to your Easy Refund OneAccount is always a good idea. Here are some easy ways of doing it:

Transfer From Outside Bank Account:	If you used to use another bank account, it's best for you to transfer those funds into your Easy Refund OneAccount. You can benefit from the fact that the OneAccount has no monthly fees by transferring your funds to the OneAccount.
Paychecks:	Set your direct deposit preferences such that your paychecks become available as rapidly as possible.
Refunds:	If ASU owes you money, you will want it as quickly as you can get it. Feel free to change your refund preferences at any time.
Family:	If you regularly receive money from a parent or guardian, accessing it can be even easier - it can go directly into your Easy Refund OneAccount. Send a request for money and minimize the processing delay and hassle on your end.
Friends:	If you wish to receive money from another OneAccount holder, this can be done **instantly**. Simply request money.
Money From Outside the U.S.:	If the person you are receiving money from is outside the U.S., have him/her wire the money.
Deposit Checks by Mail:	If you have paper checks to deposit, mail them to us with a deposit slip. If someone is still writing you checks, suggest they use electronic transfer instead. It can simplify the process. Please make checks payable to the account holder's name or Higher One. Please do NOT make checks payable to the university. We accept checks for deposit made payable to the OneAccount holder or Higher One. We may also accept joint payable checks (checks made payable to the OneAccount holder and another party) if the checks are endorsed as drawn and the non-account holder's identity is verified. We cannot accept third-party checks or checks made payable to a business. We only accept items for deposit that are drawn on financial institutions located in the United States.
Cash:	Currently, we cannot deposit cash for you.

Spending Money

With your Easy Refund OneAccount and Easy Refund Card accessing money is quick and easy. Here are some ways to access your funds.

Debit MasterCard®:

The best way to spend money and it's so easy. You will never have to worry about money you don't have, because every dollar you spend with the MasterCard® function of your Easy Refund Card comes directly from your OneAccount. You can use it for purchases in stores or online merchants, and best of all, if you shop at participating vendors you will save money by earning Rewards points. To avoid unnecessary fees, when using self-swipe machines in supermarkets and stores, **always select 'credit,'** not 'debit.' Also, make sure you sign a receipt rather than enter your PIN.

Debit MasterCard® Recurring Payments:

Simplify your life! Pay recurring bills automatically with your Easy Refund Card! Many merchants and service providers offer the convenience of automatic bill payment. From Internet and mobile phone service to utilities, setting up automatic bill payment using your Easy Refund Card is an easy way to save time.

Online Bill Pay:

Online Bill Pay allows you to pay your bills online---such as utilities, cell phone, cable TV and more---through your OneAccount and Easy Refund Card. You can pay anyone, anytime, anywhere in the U.S. You can even schedule payments up to one year in advance. With Online Bill Pay, you'll never have to waste time and money writing checks and buying stamps, or incur any late payment fees as your bills will be paid on time, every time.

Many merchants and service providers offer the option of paying your bills automatically through your Debit MasterCard® for FREE. Just call your service provider for a convenient list of service providers offering this option.

On-Campus Spending:

You can also use your Easy Refund Card for campus services such as Business Services, Financial Aid Services, and free on-campus OneAccount ATMs.

Get Cash:

There are Higher One ATMs near Albany State University campus where you can withdraw cash with **no fee.**

Write a Check:

Sometimes this is the only way to pay, even if the Debit MasterCard® seems more convenient. If you do not have checks yet, or have written so many that you ran out, ordering is easy. For checking, the Higher One RTN (routing and transit number) is 113024588.

Cash Advance:

Cash is available at any bank teller window via a cash advance. Present your Debit MasterCard® and sign for the money. In comparison to a Higher One ATM, this is not a free service. See the fee schedule.

Wire Money:

Need to send money quickly to someone without a OneAccount? Use our domestic and international wiring service.

Official Checks: Sometimes, for unusually large purchases, a dealer may require a check directly from your bank – an official check. The RTN (routing and transit number) on official checks will be 113024588.

Fee Schedule

The OneAccount is meant to be used for free. If you track your purchases, are careful to not overdraw, and remember to "swipe and sign," you should be able to use your account for free. We have created a guide to help you –How to use the OneAccount for Free. Like all checking accounts, there are some normal fees associated with extra services. Higher One does our best to offer as many free services as we can. When we must charge a fee for a special service, we make sure that the fee is competitive, fully disclosed and easily understood. If you have a question about a fee on the schedule below, just click on it for an explanation.

OneAccount - It's designed to be FREE! **Effective as of June 24, 2008**

Service	No Fees
Monthly Service Charge	No Charge
Minimum Balance Charge	No Minimum Balance
Check Writing	FREE
Electronic Statements (Standard / Default Choice)	FREE
Higher One ATM Transaction	FREE
Signature Debit MasterCard® Transactions	FREE
Online Bill Payment Service	FREE w/ direct deposit or $1,000.00 minimum balance
Incoming Wire Transfer (Domestic)	FREE
Incoming Wire Transfer (International)	FREE
Deposit to OneAccount	FREE
First Copy of Checks, Deposited Items and Statements	FREE
Research and Legal Service	First hour FREE. More by arrangement.
Send Money	FREE

Additional Fee Based Services **Effective as of June 24, 2008**

Service	Fees
Merchant PIN Based Transaction	$ 0.50 each
Non Higher One ATM Transaction Fee (includes all withdrawals, inquiries, and declines)	$ 2.00
First Insufficient or Uncollected Funds Charge (in 12 months)	$29.00
Subsequent Insufficient or Uncollected Funds Charges	$35.00
Lost Card Replacement	$20.00
Paper Statements (Optional Choice)	$ 3.00 per month
Online Bill Payment Service	Per Transaction
9 Month Inactivity Fee with money in OneAccount Inactivity fee charged after 9 months of no transactions. No fee on $0-balance accounts and fee will not overdraw account.	$19.00 per month
Cash Advance Fee	2% ($5.00 minimum)
Stop Payment Fee	$28.00

Return Deposit Item Fee	$ 5.00
Multiple Copies of Checks, Deposited Items and Statements	First One FREE. Multiple by arrangement.
Official Checks	$10.00
Outgoing Wire Transfer (Domestic)	$25.00
Outgoing Wire Transfer (International)	Market Rate
International Transactions Fee	2%
Delinquent Account Collection or Abandoned Property Transfer Fee	$50.00
Lack of Documentation Fee	Up to $50.00

Your OneAccount Can Be Used for Free...Here's How

The OneAccount is FDIC insured and offers free checking with no monthly fees associated with normal use. Many commercial banks offer free checking as long as you meet certain criteria such as maintaining a minimum balance every month, or having at least one direct deposit scheduled every month. With a OneAccount, there are no minimum balance requirements and no minimum deposit requirements.

There are some banking services offered by Higher One that do carry a fee. These are services that most banks charge fees for.
View the Higher One Fee Schedule

Can you avoid paying fees and use your Easy Refund Card and OneAccount for free? Absolutely! Here's how:

1. **Just "Swipe and Sign" For Fee-Free Debit MasterCard® Purchases**
   When using your Easy Refund Card to make purchases, always choose "credit" instead of "debit" at the checkout. Swipe the card and sign the receipt. When you swipe & sign, you won't be charged the PIN-based transaction fee.
2. **Use Free ATM Machines**You can use your Easy Refund Card to withdraw cash at any ATM machine. If your school has a Higher One ATM, you can withdraw cash for free and avoid any "foreign" ATM fees.
3. **Check Your Free Online, Real-Time Statement Often**
   Check your available balance frequently on your online OneAccount statement to make sure you have enough money to cover any purchases or cash withdrawals. It's updated in real-time and available 24/7/365 when you need an up-to-the-minute account balance. Your statement makes it easy to be responsible and avoid "insufficient funds" fees.
4. **No More Stamps**
   Set up automatic debit payments through Debit MasterCard® using your Easy Refund Card and you'll save money on checks and postage when paying recurring bills such as cell phone, cable, utilities and more.

Customer Identification Program (CIP)

Due to banking regulations, all banks, including Higher One, are required to properly identify all of their account holders. To verify your identity an acceptable form of identification should be provided to Higher One.

Acceptable forms of identification are unexpired government-issued documents. Valid documents include:

1. Driver's License
2. State ID
3. Military ID
4. Valid passport (showing the passport number and country of origin)
5. Other government-issued photo ID

For your convenience, we have created several ways for you to verify your identity.

To verify your identity...

Send Your Documentation to Higher One Directly

To verify your identity please provide Higher One with an enlarged photocopy of a government-issued photo ID that displays the issuing agency, issue date (if applicable), expiration date, document identification number, date of birth, your name and your photo. Please download our easy CIP Processing Form and follow the instructions to send this information to Higher One in one of the following ways:

- Fax it to 1-866-309-7443.
- Place your photocopy in an envelope and mail your ID documentation to:

  Higher One
  Attn: CIP
  25 Science Park, Box 201
  New Haven, CT 06511

- You can also drop off an envelope at the communication box on campus.

If you feel you are unable to provide Higher One with this information, you should contact Higher One Customer Service.

Contact Us

EASYHELP
The *Fast* & *Easy* way to get help!

Getting answers to your questions has just become faster and easier with our new service called EasyHelp. Instead of emailing us, you can now contact us using EasyHelp.Once in EasyHelp you can search our interactive FAQ database for an answer to your question or submit a question directly to customer service.

Please be advised if you do not have a confirmed email address you will not be able to submit a question. You will be able to view our FAQ database for answers to your question. You will want to confirm your email address today so that you can submit a question using EasyHelp and track your support history. To confirm your email address, select the "Email" option from the "Profile" menu. If you need a confirmation number you can click on the link to have one sent to your email address.

Deposit Mailing Address (for regular mail delivery):
Please remember to include a deposit slip and to endorse your checks.

Higher One, Inc.
P.O. Box 9830
New Haven, CT 06536

Customer Service Mailing Address:
Higher One, Inc.
25 Science Park
Box 201
New Haven, CT 06511

Customer Service Phone Number:
1-877-EASY-515
1-877-327-9515
(Hours of Operation M-F 8am-8pm ET)
Automated Services Line is available 24 hours a day, 7 days a week.

Campus Office Website and Campus Phone Number:
Financial Operations 229-430-4610