

Service	Fee	Why is a fee assessed for this service?	How to avoid this fee
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.	Over half of OneAccount holders never receive more than one PIN fee...they are easy to avoid! <b>Instead of entering your Personal Identification Number (PIN) at checkout, <u>choose "credit" and sign the receipt to avoid the PIN fee.</u></b>
Non-Higher One ATM Transactions  (Includes all withdrawals, inquiries, and declines)	\$2.50	A non-Higher One ATM has been used.	"Swipe and Sign" for all your purchases instead of visiting the ATM. However, if you must use an ATM, do so at <a href="#">FREE Higher One ATMs</a> only.
Cash Advances	3.5% (\$5.00 minimum)	You took a withdrawal of cash from your OneAccount.  <b>Note:</b> <i>This transaction occurs in-person with a teller at a bank branch (not an ATM withdrawal).</i>	<b>"Swipe and Sign" for all your purchases, or withdraw cash for free at a Higher One ATM instead of taking a cash advance.</b>
Insufficient or Uncollected Funds - Returned Item or Paid Item	First item: \$29.00 Second or more within 12 months: \$38.00	You have spent more money than you have available in your OneAccount by making recurring debit card payments, a purchase made with an e-check or paper check, or via ACH.	The majority of account holders never pay an insufficient funds fee. To ensure you're among them, <b>sign up for our Mobile Alerts</b> , track your purchases and pay special attention to recurring debit card purchases, purchases made with an e-check or a paper check, and via ACH.
Card Replacement	\$25.00	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	\$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.
Delinquent Account Fee	\$50.00	Your account has been overdrawn for 45 consecutive days and for \$5 or more.	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.