

Introducing Bank Mobile Vibe

Your Higher One account becomes Bank Mobile Vibe on June 1, 2016

More choices. Less fees.

That's what you can expect to see from your financial aid disbursements beginning next month. Your new vendor, Bank Mobile Vibe, reduces or eliminates several fees you were charged with your former account.

These changes do not impact your account balance, **will not change your PIN** or require any action on your part.

Here are the key points you need to know:

- Your Higher One account becomes Bank Mobile Vibe on June 1, 2016
- There will be no change in your account number
- You **do not need** to get a new bank card
- You will be able to access cash from more locations **off campus without paying a fee**. The number of fee-free ATM locations increases to 55,000 nationwide.
- Greater access to your money means you no longer have to go to campus to withdraw cash or pay fees at many ATMs

Your new Bank Mobile Vibe will cost you less for many transactions. Below is the new fee structure:

FEES	OneAccount	BankMobile VIBE	FEES	OneAccount	BankMobile VIBE
Monthly Fee	\$0 for students	\$0 for students	Card Replacement Fee	\$20	\$10
Minimum Opening Deposit	\$0	\$0	International Transaction Fee	3%	\$0
In-Network ATM Withdrawal Fee	\$0	\$0	Personal Check Order Fee	\$7.95	\$0
Out-of-Network ATM Withdrawal Fee	\$2.50	\$2.50	Official Check Fee	\$8	\$0
Out-of-Network ATM Balance Inquiry Fee	\$2.50	\$0	Stop Payment Fee	\$24	\$0
Out-of-Network ATM Transaction Decline Fee	\$2.50	\$0	Return Deposit Item Fee	\$7	\$0
Teller Withdrawal Fee	\$3.5%	\$0	Domestic Wire (Outgoing) Fee	\$25	\$25
Card Transaction NSF Fee	\$0	\$0	Expedited Bill Pay Fee	\$4.95	\$4.95
NSF Fee	\$29	\$0	Reload @ the Register™ Cash Load Fee	Up to \$4.95	Up to \$4.95
PIN Fee	\$0.50	\$0	Account Research Fee	\$25/hour	\$0

Beginning June 1, 2016 students will have access to thousands of fee-free All Point ATMs nationwide, including one on each campus, from which students may draw funds.

For a complete list of Bank Mobile Vibe ATMs, visit <http://www.allpointnetwork.com/>

For questions about this new service, please contact your campus Financial Aid office.