

Be Smart with your SmartCard

Your refund has been processed and now you want to access your funds. Here are a few tips on how to be smart with your SmartCard.

How to access your HigherOne SmartCard funds for “Free”

- Use it as a credit card – NOT a debit card. When you have the option to pay via debit or credit, ALWAYS choose credit and sign for the transaction. You can also ask for cash back.
- Use a HigherOne ATM to withdraw funds. \$500 withdrawal limit per day. There are two HigherOne ATM's on campus. One in the Bookstore, and one on the 2nd floor of the Information Commons next to the cashier's windows.
- Access your OneAccount online and use the “single check” option to write a check to yourself to deposit into another account (do this instead of the “cash advance” option from your credit card). This is a **ONE TIME USE** option. For \$7.95, you can order a book of 50 checks. It's free to write a check (similar to just about any other bank account) after you purchase a book of them.

Other “Free” advantages of the SmartCard/HigherOne Account:

- No monthly service fees
- No minimum balance required in HigherOne's OneAccount
- Free online bill pay
- Free check deposit from home with scanner
- Friends and family can deposit cash into your account
- Mobile Alerts that notify you when your balance is low or overdrawn
- OneRewards - cash back rewards program
- Student discount at movie theatres
- Student discounts at participating local eateries

Not-so-smart ways to use your Smartcard (unless you don't mind paying a fee):

- Using your card as a debit card. You will incur a \$.50 transaction fee every time you use your card as a debit card for purchases.
- Using an ATM that isn't HigherOne. Like most banks, HigherOne will charge a \$2.50 fee for using an ATM that isn't operated by them. So, if you need to check your account balance or withdraw money, use a HigherOne ATM, or check your balance on-line.
- Overdrawing your account. HigherOne charges a fee for overdrafts of \$29. If you overdraw your account more than once in a year, that fee increases to \$38.
- Cash advances. If you want to take the money from your HigherOne account and put it in another account, write yourself a check instead of going to the bank with your SmartCard and doing a cash advance. You'll save yourself the 3.5% transaction fee.
- Don't lose your card! It costs \$25 to replace it, so keep it in a safe place.

Be smart with your SmartCard and use your refund wisely!