



LOS ANGELES COMMUNITY COLLEGE DISTRICT



HOW TO USE MYLACCDCARD *WITHOUT* FEES



Using myLACCDcard – One Account:

Using your OneAccount for Free:

- **Minimum Balance Charge** - There is no minimum balance requirements for the OneAccount.
- **Always Swipe & Sign** - Select "credit" instead of "debit" when you pay at the cash register to avoid paying PIN-based Transaction Fees.
- **Use Higher One ATMs** – You can withdraw cash for free at Higher One ATMs.
- **Monitor the Account** - Keep track of the funds available for spending and avoid Insufficient Funds Fees by accessing Higher One’s comprehensive free online statements—updated in real-time and available 24 hours, 7 days a week.
- **Direct Deposit** – Account holders can quickly and easily have their paychecks deposited directly by logging into their account and print a direct deposit form.
- **Online Bill Pay** - Your campus community can easily make payments via the internet.
- **EasyDepositSM** - This new, innovative feature allows account holders to deposit checks using a home computer and scanner **OR** take a photo of a check with your smartphone and upload it for deposit.
- **Mobile Features/Alerts** - These notifications help account holders stay in control of their money, right from a mobile phone, include:
 - Refund status changes and when it posts to the account.
 - Debit Card On/Off switch, security enhancement
 - Low balance notification
 - Text 2 Balance feature, account holders also have the ability to text the message BAL to 67298 (OPAYU) to have their account balance sent directly to a mobile phone. (Standard mobile carrier rates apply.)
- **Family and Friends Send Money - Family** and friends can send money electronically from their bank account to your account for free.
- **OneRewards** – Account holders get cash back into their accounts for online and in-store Swipe & Sign purchases with their Higher One Card at participating merchants.

- **Transfer Money Between the OneAccount Suite of Products** – You can send money electronically to other OneAccount holders for free, including OneAccount Edge and OneAccount Premier account holders.
- **One Account Passport** – recognition program rewarding smart money management and financial behavior. Earn “stamps” for chances to access deals, discounts, etc.

Choose your account	OneAccount	OneAccount Edge	OneAccount Premier
Monthly service fee ¹	No monthly fee for students or \$100 or more in direct deposit; otherwise \$3.95 ¹	\$4.95 No other fees charged by Higher One ²	No monthly fee with \$300 or more in direct deposit; otherwise \$5.95 ³
No minimum balance	✓	✓	✓
Passport Recognition Program	✓	✓	✓
Mobile features (Text alerts and mobile app and mobile deposits!)	✓	✓	✓
FREE online Bill Pay	✓	✓	✓
Reload @ the Register [®]	✓	✓	✓
Money Meter an interactive budgeting tool	✓	✓	✓
Allpoint[®] ATM access			✓
Non-Higher One ATM reimbursements			✓
3 Complimentary starter checks ³			✓
VIP-level Customer Care			✓
PIN fees	Yes	No PIN fees	No PIN fees

1 OneAccount account holders will be charged \$3.95 per month. The monthly service fee will only reduce an account to a zero balance, which may result in customers being charged less than \$3.95 a month. The monthly service fee may be applied to the customer's account within 5 business days after the close of their monthly statement cycle. If the account holder is a student, as defined below, or performs a direct deposit of \$100.00 or more per month, the \$3.95 monthly service fee will not be assessed. A financial aid refund does not qualify as a direct deposit.

Students are defined as those who have received a financial aid deposit to their OneAccount in the past 6 months or self-identified as a student on their program website.

2 OneAccount Edge account holders will be charged \$4.95 per month. The monthly service fee will be applied to the customer's account 15 days after the start of their monthly statement cycle. An ATM owner may charge a separate surcharge fee. OneAccount Edge account holders cannot perform international card transactions, wire transfers or teller withdrawals. OneAccount Edge account holders can only order 50 checks per 12 months.

3 OneAccount Premier account holders will be charged \$5.95 per month. The monthly service fee will be applied to the customer's account within 5 business days after the close of their monthly statement cycle. If the account holder performs a direct deposit of \$300 or more per month, the \$5.95 monthly service fee will not be assessed. A financial aid refund does not qualify as a direct deposit. OneAccount Premier account holders will receive 1 monthly non-Higher One ATM withdrawal fee reimbursement. Reimbursement only applies to domestic ATM withdrawals. A credit will be applied to a customer's account within 5 business days after the close of their monthly statement cycle. The account must be open to receive the credit. Any additional non-Higher One ATM withdrawals are subject to the standard non-Higher One ATM withdrawal fee. ATM owner may charge a separate fee. OneAccount Premier account holders will be charged \$15 if the account is closed or the account holders switches to the OneAccount or OneAccount Edge within 60 days of opening the OneAccount Premier.

OneAccount Fee Schedule

Effective January 1, 2015

ACCOUNT USAGE:

Fee Name	Fee	Why is a fee assessed for this service?	How to avoid this fee
Minimum deposit needed to open account	No minimum deposit	There is no minimum opening deposit for the OneAccount.	N/A
Monthly service fee	<p>\$3.95 per month¹</p> <p>\$0 monthly service fee when:</p> <p>You are a student²</p> <p>OR</p> <p>Direct deposit \$100.00 or more per month</p>	You have chosen the OneAccount which has a monthly service fee unless you are a student or set up direct deposit.	<p>\$0 monthly service fee when:</p> <p>You are a student</p> <p>OR</p> <p>Direct deposit \$100.00 or more per month.</p>
ATM fee (for using Higher One's ATMs or Customers Bank ATMs)	No ATM fee for using a Higher One ATM or Customers Bank ATMs.	You can withdraw cash for free at Higher One ATMs.	N/A
Fee for using a non-Higher One ATM or non-Customers Bank ATM.	<p>\$2.50</p> <p>(Plus any fees the ATM owner charges).</p>	<p>A non-Higher One ATM or non-Customers Bank ATM has been used. (Includes all withdrawals, inquiries, and declines.)</p> <p>Higher One will only charge up to one non-Higher One ATM decline fee and up to one non-Higher One balance inquiry fee per day</p>	Make sure you use FREE Higher One or Customers Bank ATMs.
International ATM fee	\$5.00	A non-Higher One ATM has been used in an area outside of the United States. Currently, Higher One has no international ATMs.	Conduct Debit MasterCard signature (Swipe & Sign) transactions for all your purchases instead of visiting the ATM.

<p>Merchant PIN-Based Transaction</p>	<p>\$0.50 per transaction</p>	<p>At checkout you selected "debit" and entered your Personal Identification Number (PIN), or <u>a merchant processed your transaction as a PIN-less debit transaction even if you did not explicitly provide your PIN.</u> When merchants process a transaction as a PIN-less debit, the PIN fee cannot be avoided.</p>	<p>Instead of entering your Personal Identification Number (PIN) at checkout, choose "credit" and sign the receipt to avoid the PIN fee. When merchants process a transaction as a PIN-less debit, the PIN fee cannot be avoided.</p> <p>If the merchant prompts you to enter your PIN, you may have to hit "cancel" to change the payment type to "credit".</p>
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OVERDRAFTS: Currently, Higher One does not provide overdraft protection for its checking accounts. To help you avoid these fees, Higher One will not authorize ATM withdrawals or everyday one-time debit card purchases when you don't have enough money in your account.

Fee Name	Fee	Why is a fee assessed for this service?	How to avoid this fee
<p>Insufficient Funds Fee Returned Item or Paid Item</p> <p>(No insufficient funds fees on card transactions)</p>	<p>First item (for lifetime of the account): \$29.00</p> <p>All additional items: \$38.00</p>	<p>You have spent more money than you have available in your OneAccount by making payments via an e-check, paper check, or via ACH. The maximum number of insufficient funds fee/unavailable funds fee returned item or paid item charged is up to 3 per day. The same item may be submitted multiple times to your account. You will not be charged this fee when your end of day account balance is overdrawn by \$5.00 or less.</p>	<p>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.</p>
<p>Unavailable Funds Fee Returned Item or Paid Item</p> <p>(No unavailable funds fees on card transactions)</p>	<p>First item (for lifetime of the account): \$29.00</p> <p>All additional items: \$38.00</p>	<p>You have deposited items that are uncollected or a hold has been placed on your OneAccount. The maximum number of insufficient funds fee/unavailable funds fee returned item or paid item charged is up to 3 per day. The same item may be submitted multiple times to your account. You will not be charged this fee when your end of day account balance is overdrawn by \$5.00 or less.</p>	<p>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.</p>

<p>Maximum number of Insufficient Funds Fee/Unavailable Funds Fee Returned Item or Paid Item charged per day.)</p>	<p>Up to 3.</p>	<p>You have spent more money than you have available in your OneAccount by making payments via an e-check, paper check, or via ACH..</p>	<p>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.</p>
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OTHER FEES:

Fee Name	Fee	Why is a fee assessed for this service?	How to avoid this fee
Stop payment fee	\$24.00	You have requested the stop payment of a check or electronic transaction.	N/A
Card replacement	\$20.00	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.
Order for personal checks	\$7.95	You ordered 50 standard personal checks.	Online Bill Pay is a FREE alternative to writing personal checks.
Official check	\$8.00	Per your request, Higher One has issued an official check.	Official checks are only required for very specific instances such as closing costs for a home purchase. These are not checks you will be required to use on a regular basis.
Multiple copies of checks, deposits and archived statements	First copy no additional fee. \$5.00 per additional item.	Sometimes, to reconcile records or figure out what you paid to whom, you may want more information than is offered on a statement. In this case, you can order check, deposit or archived documents for free. However, there is a fee for more than one copy of this document.	Do your best to only request a single copy of these documents and be sure to make use of the online services. Consider printing your account statements periodically so that you have easy access to this information should you require it.

Teller withdrawal fee	3.5% (\$5.00 minimum)	You used your card to make a cash withdrawal from a teller at a bank. This fee is in addition to any fees charged by the bank.	Conduct Debit MasterCard signature (Swipe & Sign) transactions for all your purchases, or withdraw cash for free at a Higher One ATM. **See below for cash withdrawal limits
International transaction fee	3%	Your card was used at a merchant location that is identified as being outside of the United States.	This fee is applied for being able to use your card in this manner.
Account research fee	\$25.00 per hour	You requested that we conduct research regarding transaction activity or history on your account. This may include statement balancing.	Keep copies of your account statements.
Outgoing wire transfer	Domestic: \$25.00	Per your request, Higher One has debited funds from your OneAccount via wire transfer for delivery to another bank account. Wire transfers are designed to be the fastest way to move money, however they do come at a price.	Higher One offers less costly alternatives for transferring funds. Always explore these options prior to requesting a wire transfer and paying the fee.
Green Dot® Reload @ the Register™	\$4.95 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 reload any amount from \$20 to \$500 as long as card limits are not exceeded. Keep your receipt.	N/A
Expedited Online Bill Pay fee	\$4.95	Expedited Online Bill Pay allows you to 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

Processing Policies	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.																						
Deposit Hold Policy (when funds deposited into your account are available)	<table border="1"> <tr> <td>Direct deposit</td> <td>Same business day</td> </tr> <tr> <td>Green Dot® Reload @ the Register™</td> <td>Same business day</td> </tr> <tr> <td>Wire transfer</td> <td>Same business day</td> </tr> <tr> <td>U.S. Treasury checks</td> <td>Next business day</td> </tr> <tr> <td>State or local government checks</td> <td>Next business day</td> </tr> <tr> <td>Cashier, certified, and teller's checks</td> <td>Next business day</td> </tr> <tr> <td>Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Service money orders</td> <td>Next business day</td> </tr> <tr> <td>Other paper checks</td> <td>Second business day</td> </tr> <tr> <td>Other money orders (e.g. MoneyGram or Western Union)</td> <td>Second business day</td> </tr> <tr> <td>EasyDepositSM Mobile</td> <td>See our Funds Availability Policy</td> </tr> <tr> <td>Transfer Money</td> <td>See our Funds Availability Policy</td> </tr> </table> <ul style="list-style-type: none"> • If something causes a longer hold on a check, and the check is ineligible for next day availability, per our Funds Availability Policy, the first \$500 will be available on the first business day after the day of your deposit. • See our Funds Availability Policy for more information or log into your account and access the Funds Availability Example from your online statement. 	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 SM Mobile	See our Funds Availability Policy	Transfer Money	See our Funds Availability Policy	
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 SM Mobile	See our Funds Availability Policy																							
Transfer Money	See our Funds Availability Policy																							
Dispute Resolution	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.																						

¹ OneAccount account holders will be charged \$3.95 per month. The monthly service fee will only reduce an account to a zero balance, which may result in customers being charged less than \$3.95 a month. The monthly service fee may be applied to the customer's account within 5 business days after the close of their monthly statement cycle. If the account holder is a student, as defined below, or identified by a Higher One client school as an employee or performs a direct deposit of \$100.00 or more per month, the \$3.95 monthly service fee will not be assessed. A financial aid refund does not qualify as a direct deposit.

² 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.

Cash Withdrawal Limits and Fees

What are the Cash Withdrawal Limits and Fees for My Account?

The total amount of funds you can spend in a day using your card is \$3,000.00: \$500.00 in ATM withdrawals and \$2,500.00 at a merchant or bank teller; the \$2,500.00 may be in a combination of debit card swipe-and-sign, PIN transactions, or cash advance at a bank teller.

There are 3 ways to withdraw cash from your account.

Most often, customers withdraw cash from an ATM or through a Cash Advance at a bank teller window. Some merchants also allow you to receive cash back through a Merchant PIN-based debit card transaction.

- ATM withdrawal - You may withdraw no more than \$500.00 per day by ATM cash withdrawal. We are unable to increase the ATM withdrawal limits. There is no fee for an ATM withdrawal at a Higher One ATM. A fee of \$2.50 may be charged for using a non-Higher One ATM. This is in addition to any fees that the ATM owner charges. To learn more, please review the [Fee Schedule](#).

- Teller Withdrawal (at a bank teller) - You may withdraw no more than \$2,500.00 per day for a teller withdrawal at a bank teller using your debit card. A fee of 3.5% of the amount withdrawn is charged (\$5 minimum withdrawal). This is in addition to any fees charged by the bank. You are not able to request a teller withdrawal on funds that are not available in your account. A teller withdrawal is a debit card swipe-and-sign transaction at a bank teller window. It is included in the \$2,500.00 merchant limit. Therefore, if you have already spent \$2,000.00 in debit card transactions, you will only be able to withdraw \$500 in a teller withdrawal (inclusive of the cash advance fee).
- Merchant PIN-based debit card transaction - A merchant PIN-based transaction is one where you select 'debit' at the checkout and enter your PIN. You may spend no more than \$500.00 per day in merchant PIN-based debit card transactions, including merchant purchases and cash withdrawals. We are unable to increase the withdrawal limits. A fee of \$0.50 is charged for Merchant PIN-based transactions.

There are other ways to access your funds without withdrawing cash:

- Merchant swipe-and-sign debit card transaction - There is no PIN fee for a swipe-and-sign transaction. To avoid the fee for merchant PIN-based transactions, please choose 'credit' and sign the receipt instead of entering your PIN at the checkout. You may withdraw no more than \$2,500.00 per day in swipe-and-sign and PIN debit card transactions. For example: if you spend \$500.00 in merchant PIN-based debit card transactions, you can only spend \$2,000.00 in swipe-and-sign debit card merchant transactions in a single day. Cash back is not an available option on a swipe-and-sign transaction at a merchant. To receive cash back from a merchant, you must use your PIN.

Online Bill Pay - Online bill pay is a feature of your OneAccount that allows you to pay bills by generating a check or electronic payment at no cost. With this service, you can use the funds in your account to pay anyone, anytime, anywhere in the U.S. This option is a convenient alternative to ordering checks and is especially useful to pay your landlord for rent or a bill when paying with your card is not an option.

Expedited Bill Pay - Forgot about a bill that's due today? Use this optional feature to pay it the same day it's due for a small fee of \$4.95. See your [Fee Schedule](#) for details.

Official Checks - Sometimes, for unusually large purchases, a merchant may require a check issued directly from your bank - an official check. There is a fee for this service. Please see the [Fee Schedule](#) for details.

Writing a Check - Sometimes, a check is the only way to pay, even if your debit card is more convenient. While Online Bill Pay is a free and convenient alternative to personal checks, ordering checks is easy. Please see the 'Order Checks' option under the 'Customer Service' tab on the main menu of your online banking account.

Wire Money - Transfer money quickly from your OneAccount to an external 3rd party.

ATM INFORMATION



Los Angeles Community College District

If all Higher One/OneAccount ATMS on/near your campus are not in service then Higher One will refund surcharges by other bank ATMs and our foreign ATM transaction fee up to a total of \$5.00 per person per day.

CAMPUS	LOCATION	DESCRIPTION
East Los Angeles College	1301 Avenida Ceasar Chavez Monterey Park, CA 91754	On the ground floor of B5 in the Sheriff's Department
	1301 Avenida Ceasar Chavez Monterey Park, CA 91754	Library, ground floor near front door
	Technology Building 1301 Avenida Ceasar Chavez Monterey Park, CA 91754	On the ground floor Technology Building, B7
	South Gate Campus Educational Center 2340 Firestone Blvd South Gate, CA 90280	Main floor near east entrance of building
Los Angeles City College	855 North Vermont Avenue Los Angeles, CA 90029	In the Ceasar Chavez Admin Building on the 1 st floor, outside the Business Office
	4301 Monroe Street Los Angeles, CA 90029	In the Bookstore inside of the Cub Center
Los Angeles Harbor College	1111 Figueroa Place Wilmington, CA 90744	In the PE Wellness Center, inside the Sherriff's Office
	1111 Figueroa Place Wilmington, CA 90744	Student Services Administration Main Lobby
Los Angeles Mission College	13356 Eldridge Avenue Sylmar, CA 91342	On the ground floor of the Campus Center, in the student lounge
	13356 Eldridge Avenue Sylmar, CA 91342	Culinary Arts Institute Building, lobby between cafeteria and bookstore
Pierce College	6201 Winnetka Avenue Woodland Hills, CA 91371	Inside the College Services Building, Bookstore
	6201 Winnetka Avenue Woodland Hills, CA 91371	Inside the College Services Building, next to the Business Office

Los Angeles Southwest College	1600 West Imperial Way Los Angeles, CA 90047	In the SSB on the 1 st floor, near the bookstore
Los Angeles Trade-Tech College	400 West Washington Blvd Los Angeles, CA 90015	In the 1 st floor lobby of Cedar Hall
	400 West Washington Blvd Los Angeles, CA 90015	In the 1 st floor Cafeteria of Sage Hall
Los Angeles Valley College	5800 Fulton Ave Van Nuys, CA 91401	In the Campus Center Building
	5800 Fulton Ave Van Nuys, CA 91401	Student Services Building, 1 st Floor
	Monarch Center 5800 Fulton Ave Valley Glenn, CA 91401	Main Lobby
West Los Angeles College	9000 Overland Avenue Los Angeles, CA 90230	2 nd floor, in the Student Services Building
	9000 Overland Avenue Los Angeles, CA 90230	In the PAWS Convenience Store

- **No-Fee Higher One ATMs at other schools:**

<https://www.higheroneaccount.com/info/publicatmlocator.jsp?state>

- Select state, thereafter ATM location/info will populate

- **No-Fee Allpoint ATMS (i.e. 7-Eleven, CVS locations, etc):**

<http://www.allpointnetwork.com/atm-locators.aspx>