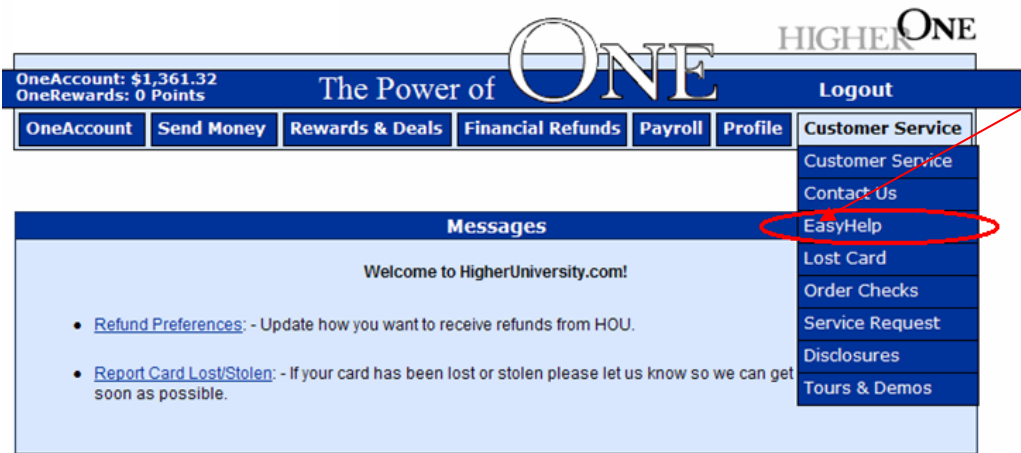


Higher One ATM Commitment

We understand how important fee free ATM usage is to our customers. Therefore, Higher One has created a policy with regards to ATM access to show our customers our commitment to fee free ATM availability. Higher One commits to having an in-service ATM at all times for your campus. If all Higher One/OneAccount ATMs on/near your campus are not in service at the same time, then Higher One will refund surcharges by other bank ATMs and our foreign ATM transaction fee up to a total of \$4.00 per person per day. Any accountholder can easily submit an EasyHelp incident to request the credit. Higher One and Kutztown University thank you for your patience while we work on correcting the temporary issue.

Instructions:

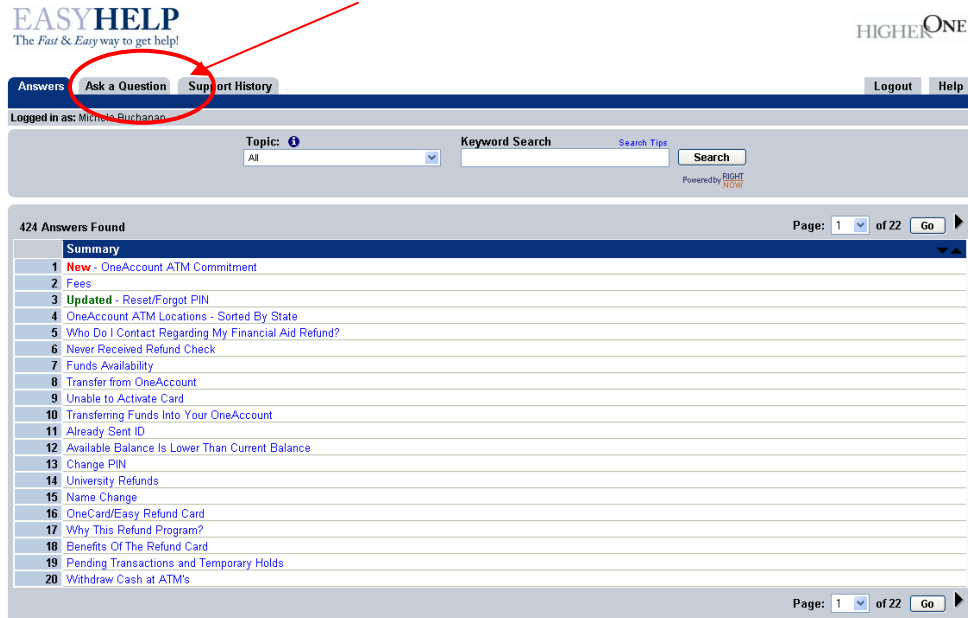
1. Login to www.GoldenBearDebitCard.com with your email address and password.
2. From the menu bar, select “Customer Service” and then “EasyHelp.”



3. Click on the link, “GET ANSWERS FAST – GO TO EASY HELP NOW!”



4. To request an ATM Fee Credit, click on the tab at the top of the screen to, “Ask a Question.”



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5. Enter your request in the “Question” area.
6. In the “Topic” section, select “Statement and Transactions,” and then “Fees,” from the drop-down menus.
7. Click “Submit” when you are finished.



After you complete this process, you will receive a response from the Higher One Customer Service department within 1 business day. Please contact Higher One Customer Service with any questions.