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SB13-12/13: Higher One

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1 **The Associated Students of The University of Montana**
2 **Resolution Regarding Higher One**
3 **September 12, 2012**
4 **SB13-12/13**

5 **Authored by: Micah Nielsen, ASUM Business Manager and Mike Hopkins, ASUM Senator**
6 **Sponsored by: Zachary Brown, ASUM President; Bryn Hagfors, ASUM Vice President;**
7 **Ryan Hazen, ASUM Senator; Gwendolyn Coon, ASUM Senator; Cody Gordon, ASUM**
8 **Senator; Jacob Brown, ASUM Senator; Eamon Ormseth, ASUM Senator; Brandon**
9 **Simpson, ASUM Senator; and Rebecca Boslough, ASUM Senator**

10
11 Whereas, the financial aid refund process should facilitate student access to funding for
12 textbooks, school supplies, and basic living expenses;

13
14 Whereas, the lack of clarity regarding the use of the Higher One Debit Card results in
15 unnecessary payments out of needed student refund money to Higher One Inc.;

16
17 Whereas, a student from California has filed a class action lawsuit against Higher One Inc. for
18 violating consumer protection laws;

19
20 Whereas, the lawsuit asserts that Higher One failed to provide a judicious means to avoid
21 excessive fees;

22
23 Whereas, this violation resulted in a \$110,000 FDIC penalty to Higher One Inc. and a \$172,000
24 penalty to their former card issuer, The Bancorp Bank;

25
26 Whereas, upon the acquisition of Evision by Higher One Inc., the original choice by Business
27 Services for a refund card issuer, a second Request for Proposal was not issued;

28
29 Whereas, the contract between The University of Montana and Higher One Inc. was entered into
30 as the result of a failed search for a debit card issuer;

31
32 Therefore, Let It Be Resolved, that The Associated Students of The University of Montana
33 implores The University of Montana administration to sever the current contract with Higher
34 One;

35
36 Therefore, Let It Be Further Resolved, that The Associated Students of The University of
37 Montana commit to actively educating students on all variables of the refund options and
38 process, including the fee structure of the Higher One Debit Card, and encourages Business
39 Services to do the same until that point in which the Higher One contract is severed;

40
41 Therefore, Let It Be Further Resolved, that The Associated Students of The University of
42 Montana, in an effort to continue saving on printing costs associated with paper refunds, will
43 take an active roll in researching and seeking out other refund debit card options alongside of
44 Business Services;

45

46 Therefore, Let It Be Further Resolved, that a copy of this resolution be signed and sent to
47 President Royce Engstrom; Vice President of Student Affairs, Teresa Branch; Vice President of
48 Administration and Finance, Robert Durringer; and the Director of Business Services, Mark
49 Pullium.

50

51

52 Passed by Committee: _____, 2012

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54 Passed by Senate: _____, 2012

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59 _____
60 Damara Simpson,
Relations and Affairs Chair

Bryn Hagfors,
Chair of the Senate