

June 24, 2016

Laurie Jones Associate Director - Business Process and Technology Unit Towson University 8000 York Rd Towson, MD 21252

SENT VIA CERTIFIED MAIL

RE: Assignment of Services Agreement

Dear Laurie:

We are happy to announce that on June 15, 2016 Customers Bank officially acquired Higher One's Refund Management Disbursement Services business. Pursuant to this assignment, BankMobile Disbursements, a division of Customers Bank will provide you and your students with the same Refund Management Disbursement Services previously provided by Higher One.

This letter serves as notice that the Services Agreement with Higher One dated April 26, 2016 ("Agreement"), along with all of its terms and conditions, has been assigned in full to Customers Bank. Pursuant to this assignment, BankMobile Disbursements, a division of Customers Bank will provide you and your students with the same Refund Management Disbursement Services previously provided by Higher One.

We are excited to continue the relationship that you and your students have had with us. If you have any questions concerning the assignment of the Agreement or the services offered by Customers Bank, please do not hesitate to contact me at acrawford@bankmobile.com or 203-776-7776 x 4467.

Sincerely,

Andrew M. Crawford Chief Client Officer

Below M. Confied