



Health Savings Account Fee and Rate Schedule

Interest Rate, Set-Up and Monthly Fee

Interest Rate	0.050%
Annual Percentage Yield (APY)	0.050%
Account set-up Fee	\$ 15.00
Monthly service charge for average monthly balance of \$1,000 or less	\$ 3.50

Requests for debit card, checkbook or copies of documents

Replacement/Additional Debit Card	\$ 5.00
Checkbook Reorder Fee	\$ 5.00
Copy of Check, Statement or Other Document (per item)	\$ 5.00

Other Banking Fees when Applicable

Stop Payment (per request)	\$ 25.00
Returned Item (per instance)	\$ 25.00
Custodian Check Issuance Fee (deducted from account balance)	\$ 25.00
Excess Contribution Reimbursement (deducted from account balance)	\$ 25.00
Attachments/levies/legal requests/subpoenas (per request)	\$ 75.00
Statement Reconciliation/Account Research	\$20.00 per hr/\$10 min charge

See your Health Savings Account Deposit Agreement and Disclosures for the complete terms and conditions related to your account. Note, fees disclosed will remain in effect until further notice. Interest is credited to participant accounts on the last business day of the month. Monthly service charge is debited from participant accounts on the first business day of the month.

For additional information regarding these fees, contact your employer, health plan or our service center. Other fees will be deducted from the balance of your Health Savings Account when incurred or as indicated. If the account balance is less than \$25 at the time of the check issuance request, a fee equal to the account balance will be deducted from your account.