

Summary of Fees



Administrative Fee: \$45 per year. Fee deducted from account balance.
 (NOTE: If enrolling with an employer group, this fee may be paid in full, or in part, by your employer.)

Custodial Fee: 6.25 basis points per quarter (i.e., \$0.625 per \$1,000 every three months).
 Fees will be deducted from the account balance quarterly.

| Transactional Fees | | Debit Card Fees (if applicable) | |
|--|------|--|------|
| Withdrawals via paper check | \$10 | Replace lost or stolen debit card | \$12 |
| Excess contribution correction | \$25 | Additional charge (per card) for three or more debit cards | \$6 |
| Non-sufficient funds (NSF) | \$30 | Stop payment | \$25 |
| Transaction correction | \$25 | Copy of debit card merchant receipt | \$25 |
| Wire transfer (sent or received) | \$25 | Terminate debit card access | \$25 |
| Duplicate copy of tax document | \$4 | | |
| Transfer/rollover to another custodian | \$25 | | |
| Account closure | \$25 | | |

INTEREST SCHEDULE

There is no minimum account balance required to open a health savings account or to obtain the annual percentage yield disclosed. Interest is credited monthly and based on the balance in your cash/debit card account. The interest rate available on your account is as follows.

| Balance | Interest Rate | Balance | Interest Rate |
|---------------------------|---------------|-------------------------|---------------|
| \$25,000 or more | 0.50% | \$5,000.00 – \$9,999.99 | 0.20% |
| \$15,000.00 – \$24,999.99 | 0.40% | \$2,500.00 – \$4,999.99 | 0.10% |
| \$10,000.00 – \$14,999.99 | 0.30% | \$0 – \$2,499.99 | 0.05% |