

Health Savings Account Fee and Interest Schedule

Effective as of July 24, 2013



HSA Bank wants you to understand the fees associated with your Health Savings Account (HSA). For details regarding the general terms and conditions that apply to your HSA, see the Deposit Account Agreement and Disclosures for Health Saving Accounts.

Standard Fee

Monthly Account Maintenance*	No charge to your account.
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*If your employment status changes, your monthly account fee may change.

Service Fees

Description	Amount	How to Avoid Fee
Paper Account Statement	\$0.75	Elect to receive free e-statements through Internet Banking.
Duplicate Copy of Paper Account Statement	\$4.00	View and print prior 18 months of statements through Internet Banking.
Copy of Check	\$4.00	Keep records of the checks written from your HSA.
Returned Deposited Check	\$25.00	Verify funds are available to cover the amount you deposit into your HSA.
Stop Payment	\$25.00	You will only incur this fee if you request HSA Bank to stop payment on a check or an electronic payment.
Non-Sufficient Funds (NSF)	\$30.00	Check your available account balance online before you withdraw funds.
Manual Withdrawal	\$4.00	Use online transfers, through Internet Banking, to access your funds.
Excess Contribution	\$25.00	Contribute no more than the annual IRS limits.
Wire Transfer (<i>sent and received</i>)	\$25.00	Use online transfers, through Internet Banking, to access and contribute HSA funds.
Duplicate Copy of Tax Document	\$4.00	View or print copies of your tax documents through Internet Banking.
Transaction Correction	\$25.00	You will incur this fee if you request a change to the contribution type (Pretax or Post tax or Employer). You will incur this fee if you request a correction to the tax year of a contribution and/or distribution. You will incur this fee if you request a change in the dollar amount of a processed contribution or distribution. Any related amendments to an IRS filing as a result of this change will be included in this fee charge.
Account Closing (within 24 months of account opening)	\$25.00	If you lose your HDHP coverage, you can continue to use your HSA funds for eligible expenses.

Minimum Account Balance and How We Determine the Interest Rate

There is no minimum account balance required to open a health savings account or to obtain the annual percentage yield disclosed. We use the daily balance method to calculate the interest on your account. The daily balance method applies a daily periodic rate to the principal in the account each day. Interest is compounded monthly and credited monthly. Interest begins to accrue no later than the business day that we receive credit for the deposit of non-cash items (for example, checks). The interest rate and annual percentage yield (APY) is based on the balance in your account. The interest rate and annual percentage yield available on your account is as follows, effective as of November 27, 2013.

Daily Balance	Interest Rate*	APY
\$25,000 or more	1.49%	1.50%
\$15,000.00 - \$24,999.99	1.49%	1.50%
\$10,000.00 - \$14,999.99	1.49%	1.50%
\$5,000.00 - \$9,999.99	0.30%	0.30%
\$2,500.00 - \$4,999.99	0.15%	0.15%
Less Than \$2,500	0.10%	0.10%

*This interest rate is subject to change at our discretion at any time. Fees may reduce your earnings.