

Health Savings Account Interest and Fee Schedule

How We Determine the Interest Rate

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, effective November 9, 2009, is as follows:

	Interest Rate*	APY
For daily balances of \$15,000.00 or more:	1.98%	2.00%
For daily balances of \$5,000.00 or greater and less than \$15,000.00:	1.24%	1.25%
For daily balances of \$2,500.00 or greater and less than \$5,000.00:	0.84%	0.85%
For daily balances of \$500.00 or greater and less than \$2,500.00:	0.49%	0.50%
For daily balances less than \$500.00:	0.20%	0.20%

**This Interest Rate is subject to change, at our discretion, at any time. Fees may reduce earnings. Current interest rate and annual percentage yield information is available on our website www.hsabank.com or by calling 800-357-6246.*

Additional Fees and Terms for this Account

- You will receive a periodic bank statement. If you request a copy of a check the cost is \$4.00. Account balances and activity are available 24-7 via a toll-free Bankline service or internet banking at no charge.
- There is no charge for point-of-sale (POS) purchases using your signature. A fee of \$2.00 will be imposed for each ATM withdrawal or POS purchase using your PIN. This fee will be deducted from your bank account.
- Your debit card renews automatically every four years. There is no charge for card renewal. A fee of \$12.00 is imposed for lost /stolen debit card replacement. HSA Bank® reserves the right to cancel your debit card access at any time. You must return your debit card(s) to HSA Bank® upon demand.
- Checks are optional at a cost of \$7.95 for 50 duplicate checks, which includes 10 deposit tickets. Checks must be used for normal distributions only. Withdrawal forms are also available for use. A processing fee of \$10.00 will be imposed. Submit a withdrawal form and the bank will send you a check. Withdrawal forms are mandatory for the following distributions: death, disability, prohibited and excess contribution removal (\$25.00 excess contribution removal fee applies).
- A maintenance fee of \$2.25 will be imposed every month if the balance in the account falls below \$3,000.00 on any day of the month. This fee will be deducted from your bank account.
- If you close your HSA, interest that has accrued but has not yet been posted will not be paid.

For more details regarding the general terms and conditions that apply to your HSA, please see the Deposit Account Agreement and Disclosures for Health Savings Accounts.

HSA Bank is a division of Webster Bank, N.A., Member FDIC.

Service Fees

Effective January 1, 2010

Monthly Fee

Monthly bank account fee (waived on balances of \$3,000 or more)\$2.25

Services Included in Monthly Fee

Initial debit card at account opening (up to 2)
Debit card point-of-sale purchase via signature
Four-year renewal per debit card
Unlimited check transactions
Contribution processing
Monthly e-statements/Quarterly paper statements
Tax reporting (year-end status, 1099-SA, and 5498-SA)
Online account access
Bankline (800-565-3512)

Specialty Services

Fifty HSA checks (including ten deposit tickets)\$7.95
Monthly paper statements (per month).....\$0.75
Replacement of lost debit card (per card)\$12.00
Termination of debit card access (per card)\$12.00
Per PIN withdrawal (ATM or point-of-sale)\$2.00
Overdraft/NSF per item drafted against HSA\$30.00
Process manual withdrawal request.....\$10.00
Request copy of check, statement, or tax documents.....\$4.00

The following services are charged per occurrence:

Close account fee, Excess contribution distribution, Deposited item returned unpaid to us, Wire transfer sent or receive, Stop payment requests per item, Request copy of debit card transaction merchant receipt, Corrected IRS filing fee (non-banking error).....\$25.00

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