

Health Savings Account Fee and Interest Schedule



Effective as of September 5, 2018

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 Fee¹

Description	Amount	How to Avoid Fee
HSA Service Fee (Monthly Account Maintenance Fee)	\$2.50	Maintain an average HSA Bank cash account daily balance at or above \$5,000. ²

Service Fees¹

Description	Amount	How to Avoid Fee
Printed HSA Account Summary Fee	\$1.50	Elect to receive free e-statements through the Member Website.
HSA Check Distribution Fee	\$10.00	Use online transfers, through Internet Banking, to access your funds.
HSA Closure Fee	\$25.00	If you lose your HDHP coverage, you can continue to use your HSA funds for eligible expenses.
Debit Card Issuance Fee	\$6.00	We do not charge for the first two Health Benefits Debit Cards on your account.
HSA Returned Item Fee ³	\$30.00	Check your available account balance online before you withdraw funds.
HSA Checkbook Order Fee (50 checks)	\$7.95	Use your Health Benefits Debit Card or online transfers to access your funds.
ATM Pin ⁴ or Point of Sale Pin Use Fee ⁵	\$2.00	Use your Health Benefits Debit Card at the point of sale with your signature. Access funds through online transfers in Internet Banking.
HSA Investment Service Fee ⁶	\$3.00	Maintain an average HSA Bank cash account daily balance at or above \$5,000. ²

Investment Account

Minimum Balance: Once your HSA Bank cash account balance reaches \$1,000, you are eligible to enroll in an investment account. Only HSA funds above \$1,000 in your HSA Bank cash account can be transferred to your investment account.

Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency.

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. If you close your account, interest that has accrued but has not yet posted will not be paid. The interest rate and annual percentage yield available on your account is as follows, effective as of August 1, 2016.

Daily Balance	Interest Rate	APY
\$25,000 or more	0.45%	0.45%
\$15,000.00 - \$24,999.99	0.35%	0.35%
\$10,000.00 - \$14,999.99	0.25%	0.25%
\$5,000.00 - \$9,999.99	0.15%	0.15%
\$2,500.00 - \$4,999.99	0.10%	0.10%
Less Than \$2,500	0.05%	0.05%

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

¹ You may incur a lesser fee than that disclosed to you when your account has insufficient funds to cover the entire amount of the fee.

² The Balance Waiver Amount reflects the minimum average daily balance that must be maintained in the HSA Bank cash account balance for the calendar month to prevent the HSA Service Fee (Monthly Account Maintenance Fee) and the HSA Investment Service Fee from being charged. Only the funds in the HSA Bank cash account balance are included in the balance waiver amount for both the HSA Service Fee (Monthly Account Maintenance Fee) and the HSA Investment Service Fee. The balance waiver does not include any investment balance.

³ Distributions from your Health Savings Account presented in the form of checks, ACH withdrawals or other electronic means will be returned unpaid if there are insufficient funds in your account to cover the amount of the withdrawal, and you will be charged a returned item fee.

⁴ The bank/ATM you use may charge you their own fee. HSA Bank customers using a Webster Bank ATM will not be charged a fee.

⁵ HSA Bank ATM PIN Use fee is for ATM withdrawals. HSA Bank Point of Sale (POS) PIN Use fee is for POS Purchase with a PIN. These fees will be accumulated throughout the month and posted as one total at month end to your health savings account.

⁶ The HSA Investment Service Fee only applies to the brokerage investment option. This fee does not apply to the Devenir Mutual Fund Investment Program.