



TRUTH-IN-SAVINGS DISCLOSURE HEALTH SAVINGS ACCOUNT
Effective 08/01/2013

Minimum balance to obtain the annual percentage yield disclosed - Interest rates are tiered based on the balance in your account. You must maintain a minimum of \$1,000.00 each day to obtain the yields disclosed.

	<u>INTEREST RATE</u>
\$ 1,000 - \$ 4,999	0.05%
\$ 5,000 - \$ 9,999	0.05%
\$10,000 - \$14,999	0.10%
\$15,000 +	0.20%

Frequency of rate changes - Interest rates and annual percentage yields are subject to change at our discretion at anytime.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Account Closing Fee - \$25.00 charge if account is closed within 90 days of opening.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Account Transfer Fee - \$25.00 fee to transfer funds to another HSA Custodian/Trustee.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum balance to open the account - A minimum \$50.00 deposit is required to open this account.

Accrual of interest on non-cash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit on non-cash items (for example, checks)

SERVICE FEES:

MasterCard Debit Card	No Fee	Additional Debit Card	No Fee
Replacement for lost Card	\$5.00	Counter Check (per pack)	\$4.00
Account Research (per hour)	\$25.00	Account Activity Print Out	\$2.00
Wire Transfers: Domestic		Stop Payment	\$32.00
Incoming	\$15.00	Paid Item	\$32.00
Outgoing	\$20.00	Overdraft	\$32.00
		Returned Item	\$32.00
		Deposited Item Returned	\$12.00
		Dormancy (after 2 year inactive) monthly	\$5.00