

**Set-up Fee**

Bank account.....No charge

**Monthly Fee**

Monthly bank account fee .....\$2.25

*Waived on balances of \$3,000 and above*

*Services Included in Monthly Fee*

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

**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 ..... \$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 (Available online at no charge) ..... \$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 received, Stop payment requests, Request copy of debit card transaction merchant receipt, Corrected IRS filing fee (non-bank error)..... \$25.00

<sup>1</sup>**Custom Mutual Fund Options Available:** Employers have the opportunity to customize the mutual fund options available to employees. For example, an employer may decide to match the funds offered in the HSA to the company 401K plan. A set-up fee is charged to the employer for this option.