Health Savings Account Fee and Interest Schedule

Effective as of September 1, 2013

HSA BANK®
National Leader in Health Savings Accounts.
A Division of Webster Bank, N.A., Member FDIC

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

Description	Amount	How to Avoid Fee
Monthly Account Maintenance	$2.50	Maintain a bank account balance at or above the *Balance Waiver Amount* each day of the month.*

Service Fees

Description	Amount	How to Avoid Fee
Monthly Paper Account Statement	$1.50	Elect to receive free e-statements through Internet Banking.
Duplicate Copy of Monthly Paper Account Statement	$4.00	View and print prior 18 months of statements through Internet Banking.
Monthly Investment**	$3.00	Maintain a bank account balance at or above the *Balance Waiver Amount* each day of the month.*
ATM Withdrawal***	$2.00	Access funds through online transfers in Internet Banking.
Point-of-Sale Purchase with PIN	$2.00	Use your HSA debit card at the point of sale with your signature.
Copy of Debit Card Merchant Receipt	$25.00	Save your receipts when using your HSA debit card.
Termination of Debit Card Access	$12.00	You will only incur this fee if you request HSA Bank to terminate your card.
Check Order *(50 checks)*	$7.95	Use your HSA debit card or online transfers to access your funds.
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	$10.00	Use online transfers, through Internet Banking, to access your funds.
Excess Contribution	$25.00	Contribute no more than the annual IRS limits.
Wire Transfer *(sent and received)*	$25.00	Use online transfers, through Internet Banking, to access and contribute HSA funds.
Replace Lost or Stolen Debit Card	$12.00	Protect your debit card as you would cash and credit cards.
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	$25.00	If you lose your HDHP coverage, you can continue to use your HSA funds for eligible expenses.

*The Balance Waiver Amount reflects the minimum amount of funds that must be maintained in the account each day of the month to prevent the monthly fee from being charged. The Balance Waiver Amount is calculated annually as the average between the self-only and family plan maximum contribution limits. On an annual basis the Internal Revenue Service calculates inflation adjusted maximum contribution limits, and by November 1st of each year, the recalculated Balance Waiver Amount will be made available. Adjustments to the Balance Waiver Amount will be effective on January 1st of each year.

2014 Balance Waiver Amount is $4,925 Effective January 1, 2014

** 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.

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

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 May 13, 2014.

Daily Balance	Interest Rate	APY
$25,000 or more	0.50%	0.50%
$15,000.00 - $24,999.99	0.40%	0.40%
$10,000.00 - $14,999.99	0.35%	0.35%
$5,000.00 - $9,999.99	0.25%	0.25%
$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.