

Health Savings Account Fee and Interest Rate Schedule

Effective as of July 31, 2019



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 Savings Accounts.

Service Fees¹

Description	Amount	How to Avoid Fee
HSA Service Fee	\$2.50	Maintain an average HSA Bank cash account daily balance at or above \$3,000. ²
Printed HSA Account Summary Fee	\$1.50	Elect to receive free e-statements through the Member Website.
HSA Closure Fee	\$25.00	If you lose your high-deductible health plan (HDHP) coverage, you can continue to use your HSA funds for eligible expenses.

Minimum Account Balance and How We Determine the Interest Rate

No minimum account balance is 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 September 1, 2020.

Daily Balance	Interest Rate	APY
\$25,000 or more	0.20%	0.20%
\$5,000.00 - \$24,999.99	0.10%	0.10%
Less Than \$5,000.00	0.02%	0.02%

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

¹ You may incur a lesser service fee than 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 from being charged. Only the funds in the HSA Bank cash account balance are included in the balance waiver amount for the HSA Service Fee. The balance waiver does not include any investment balance.