

Set-up Fee

Bank account.....No charge

Monthly Fee

Monthly bank account fee \$1.75

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

¹**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.