

Health Savings Account Fee and Interest Rate Schedule



HEALTH SAVINGS ACCOUNT FEE

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 Health Savings Account Custodial Agreement and Disclosures for Health Savings Accounts.

Service Fees¹

Description	Amount	Important Fee Information
HSA Service Fee	\$2.50	To avoid this monthly fee, maintain an average HSA Bank cash account daily balance at or above \$3,000. ²
E-statement Account Summary Fee	\$0.00	You have automatically been enrolled in free e-statements.
Printed HSA Account Summary Fee	\$1.25	Your monthly fee if you opt out of free e-statement.

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 no other balance will be considered. The balance waiver amount does not include any investment balance**.

**Investment accounts are not FDIC insured and they are not guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value.

INTEREST RATE SCHEDULE

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 October 1, 2022.

Daily Balance	Interest Rate	APY
\$0.01 or more	0.10%	0.10%

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