



DISCLOSURE OF INTEREST, FEES AND ACCOUNT TERMS

Health Savings Account (HSA)

HSA Fees

Monthly service charge based on average daily balance:

<u>Average Daily Balance*</u>	<u>Monthly Service Charge</u>
\$0-\$999.99	\$2.00
\$1,000 - \$2,999.99	\$1.00
\$3,000 & over	No charge

**The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.*

Free HSA Checks ordered upon request.

Free HSA Debit Card ordered upon request.

Allow two weeks for delivery of checks and or debit card after the account is open.

Refer to the Schedule of Fees for other fees associated with this account.

Rate information

If your daily balance is \$999.99 or less, the interest rate paid on the entire balance will be 0.20% (0.20% APY).

If your daily balance is more than \$999.99, but less than \$5,000.00, the interest rate paid on the entire balance in your account will be .40% (.40% APY).

If your daily balance is more than \$4,999.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be .60% (.60% APY).

If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be 1.25% (1.26% APY).

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account weekly.

Minimum balance requirements

There are no minimum balance requirements to open the account or earn interest.

Balance computation method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Compounding and crediting

Interest for your account will be compounded and credited to your account quarterly.

Accrual of interest on deposits other than cash

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Effect of closing the account

If you close your account before interest is credited, you may not receive the accrued interest.

Transaction Limitations

Refer to the Health Savings Account Application for annual deposit limitations, catch-up contributions, and other limitations imposed by the Internal Revenue Service.

The Interest Rate and Annual Percentage Yield (APY) stated above are accurate as of 01/01/2017.

If you would like more current rate and yield information, please call us at 1-800-576-4687.