

Health Savings Account Fee and Interest Schedule

Effective as of June 1, 2015



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 Fee¹

Description	Amount
HSA Service Fee (Monthly Account Maintenance Fee) ²	No charge to your account. Your employer covers this fee.

Service Fees¹

Description	Amount	How to Avoid Fee
Debit Card Issuance Fee	\$6.00	We do not charge for the first two Health Benefits Debit Cards on your account.
HSA Returned Item Fee ³	\$10.00	Check your available account balance online before you withdraw funds.
HSA Checkbook Order Fee (50 checks)	\$10.65	Use your Health Benefits Debit Card or online transfers to access your funds.
Printed HSA Account Summary Fee	\$1.25	Elect to receive free e-statements through Internet Banking.

Investment Account

You have the option to invest in mutual funds. Your investment application can be completed through the online portal. Visit myCigna.com.

Eligibility criteria: When you apply for an investment account you must have a minimum balance of \$2,000 in your HSA Bank cash account.

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.

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 June 1, 2015.

Daily Balance

\$0.01 or more

Interest Rate

0.14%

APY

0.14%

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

¹ You may incur a lesser fee than that disclosed to you when your account has insufficient funds to cover the entire amount of the fee.

² If your employment status changes, your HSA Service Fee may change.

³ Distributions from your Health Savings Account presented in the form of checks, ACH withdrawals or other electronic means will be returned unpaid if there are insufficient funds in your account to cover the amount of the withdrawal, and you will be charged a returned item fee