

Health Savings Account Fee and Interest Schedule

Effective as of September 1, 2014



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 | How to Avoid Fee |
|---|--------|---|
| HSA Service Fee (Monthly Account Maintenance Fee) | \$2.50 | Maintain an average daily balance at or above the <i>Balance Waiver Amount</i> . ² |

Service Fees¹

| Description | Amount | How to Avoid Fee |
|--|---------|--|
| Printed HSA Account Summary Fee | \$1.50 | Elect to receive free e-statements through Internet Banking. |
| HSA Check Distribution Fee | \$10.00 | Use online transfers, through Internet Banking, to access your funds. |
| HSA Closure Fee | \$25.00 | If you lose your HDHP coverage, you can continue to use your HSA funds for eligible expenses. |
| 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 | \$30.00 | Check your available account balance online before you withdraw funds. |
| HSA Checkbook Order Fee (50 checks) | \$7.95 | Use your Health Benefits Debit Card or online transfers to access your funds. |
| ATM Pin ⁴ or Point of Sale Pin Use Fee ⁵ | \$2.00 | Use your Health Benefits Debit Card at the point of sale with your signature. Access funds through online transfers in Internet Banking. |
| HSA Investment Service Fee ⁶ | \$3.00 | Maintain a bank account balance at or above the Balance Waiver Amount each day of the month. ² |

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 August 1, 2014.

| Daily Balance | Interest Rate | APY |
|---------------------------|---------------|-------|
| \$25,000 or more | 0.50% | 0.50% |
| \$15,000.00 - \$24,999.99 | 0.40% | 0.40% |
| \$10,000.00 - \$14,999.99 | 0.30% | 0.30% |
| \$5,000.00 - \$9,999.99 | 0.20% | 0.20% |
| \$2,500.00 - \$4,999.99 | 0.10% | 0.10% |
| Less Than \$2,500 | 0.05% | 0.05% |

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 The Balance Waiver Amount reflects the minimum average daily balance that must be maintained in the account for the calendar month to prevent the HSA service fee from being charged.

2014 Balance Waiver Amount is \$4,925. Effective January 1, 2014.

2015 Balance Waiver Amount is \$5,000. Effective January 1, 2015.

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.

⁴ The bank/ATM you use may charge you their own fee. HSA Bank customers using a Webster Bank ATM will not be charged a fee.

⁵ HSA Bank ATM Pin Use fee is for ATM withdrawals. HSA Bank Point of Sale (POS) Pin Use fee is for POS Purchase with a Pin. These fees will be accumulated throughout the month and posted as one total at month end to your health savings account.

⁶ 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.