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## Health Savings Account Rates and Fees

For a downloadable version of our [rates and fees](#), please [click here](#).

**Current Interest Rates**

February 13, 2009

Daily Balance	Rate	APY
\$15,000 or higher	2.52%	2.55%
\$5,000 - \$14,999.99	1.98%	2.00%
\$2,500 - \$4,999.99	1.53%	1.55%
\$500 - \$2,499.99	0.74%	0.75%
Below \$500	0.49%	0.50%

*\*Interest rates and APYs are subject to change, at our discretion, at any time.*

*\*Account Fees may reduce earnings.*

**Current Service Fees**

June 1, 2008

**Set-up Fees**

Handwritten Application	\$25.00
Online Enrollment	\$18.00

**Monthly Fees**

Monthly Bank Account Fee (Waived on balances of \$3,000 or more for the entire month)	\$2.25
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**Services Included in Monthly Fee**

Initial debit card at account opening (up to 2)	Included
Debit card point-of-sale purchase via signature	Included
Unlimited check transactions	Included
Contribution processing	Included
Monthly e-statements/Quarterly paper statements	Included
Tax reporting (year-end status, 1099-SA, and 5498-SA)	Included
Online account access	Included
Bankline (800-565-3512)	Included

**Specialty Services**

Fifty HSA checks (including ten deposit tickets)	\$7.95
Monthly paper statements (per month)	\$0.75
Four-year renewal per debit card	\$6.00
Replacement of lost debit card (per card)	\$12.00
Termination of debit card access (per card)	\$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	\$4.00
Close account fee	\$25.00
Excess contribution distribution	\$25.00
Deposited item returned unpaid to us	\$25.00
Wire transfer sent or received	\$25.00
Stop payment requests per item	\$25.00
Request copy of debit card transaction merchant receipt	\$25.00
Corrected IRS filing fee (non-banking error)	\$25.00