

Effective January 1, 2009

Services & Fee Schedule



	<u>Traditional</u>	<u>Premier</u>
One-Time Establishment Fee		
Online enrollment	\$10	\$18
Hard copy application	\$15	\$25
Monthly Administrative and Custody Fees		
Includes internet access to HSA account management tool, Personal Cash Manager (PCM), consolidated statements, year-end IRS reporting, and Morningstar® Internet Tools. A broad array of investment options are available to all Premier account holders.		\$2.75
Monthly Account Statement Fees		
Online PCM statement		No Charge
Hard copy		\$1
Minimum Initial Deposit required		
		\$50
Investment Options & Fees—Premier Accounts Only		
Funds up to \$3,000 are held in the checking account to meet eligible medical expenses. Funds above \$3,000 are automatically moved within the HSA to the Investment Account. Investment options include CDs, mutual funds (A shares), stocks, bonds, and various alternative investments ¹ . Self-directed trades are placed using PCM.		
Mutual Funds		
No-Transaction-Fee Mutual Funds (NTF Funds)	<u>Online (PCM)</u> No charge	<u>Phone Order</u> \$25
Transaction-Fee Mutual Funds	\$25	\$50
Publicly-Traded Equity Securities (i.e., Stocks, ETFs)		
Plus brokerage commission listed below (min \$8)	\$15	\$40
1-1000 shares	\$0.02/share	
1001-5000 shares	\$0.015/share	
5001+ shares	\$0.01/share	
Certificates of Deposit (CDs) and Bonds		
Renew current CD	N/A	\$50
	N/A	\$25
Tools to Access Your Account		
Initial VISA debit card(s)		No charge
Book of 25 checks (optional)		\$8.95
ATM and debit, withdrawal and checking transactions		\$0.75
Interest Rate Schedule		
Effective January 1, 2009	Tiers	APY²
	\$0.00 to \$499.99	0.00%
	\$500.00 to \$2,999.99	0.25%
	\$3,000.00 and up	0.75%
Enhanced HSA Services		
Incoming account transfer / rollover fee (MSA, HSA, IRA, FSA, HRA)		Waived
Transfer from Traditional to Premier Account		\$10 if before 90 days
Bank Account Fees May Apply		
Replacement / Additional VISA debit card		\$15 / card
Outgoing wire / transfer request		\$20
Overdraft / NSF items		\$30
Daily Overdraft Status		\$6
Stop payment request		\$30
Copy of cancelled check request		\$5
Duplicate statements		\$25
Excess contribution / Mistaken distribution		\$50
Cancellation / Transfer Fee		\$25
Administrative Fee May Apply		
Outgoing re-registration fee (non-cash assets)		\$50

¹ Separate Alternatives HSA Fee Schedule applies

² Annual Percentage Yield, may vary over time without notice

FlexHSA fee schedule and rates subject to change
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