

**Health Savings Account Rate and Fee Report**

National	Bank A	Bank B	Bank C	Bank D	Bank E
	Sample Region	Sample Region	Sample Region	Sample Region	Sample Region
<b>Minimum Balance Requirements:</b>					
Minimum Balance to Open	\$1.00	\$100.00	\$100.00	\$100.00	\$1.00
Minimum Balance to Waive Fee	N/A	N/A	N/A	\$1,000.00	N/A
Avg Daily Balance to Waive Fee	N/A	N/A	N/A	N/A	\$3,000.00
<b>Combined Balance Requirements:</b>					
Combined Balance to Waive Fee	N/A	N/A	N/A	N/A	N/A
<b>Combined Accounts Required:</b>					
Deposit Account 1	N/A	N/A	N/A	N/A	N/A
Deposit Account 2	N/A	N/A	N/A	N/A	N/A
Deposit Account 3	N/A	N/A	N/A	N/A	N/A
Deposit Account 4	N/A	N/A	N/A	N/A	N/A
Asset Account 1	N/A	N/A	N/A	N/A	N/A
Asset Account 2	N/A	N/A	N/A	N/A	N/A
<b>Interest Information:</b>					
Method of Compounding	Monthly	Monthly	Monthly	Daily	Daily
Proprietary Tier 1 Rate/APY	\$1 2.88/2.91	\$500 1.74/1.75	\$1 1.98/2.00	\$1 0.54/0.54	\$1 1.65/1.66
Proprietary Tier 2 Rate/APY	N/A	\$5,000 2.24/2.25	N/A	\$10,000 1.12/1.13	\$1,000 2.05/2.07
Proprietary Tier 3 Rate/APY	N/A	N/A	N/A	\$25,000 1.77/1.78	\$5,000 2.45/2.48
Proprietary Tier 4 Rate/APY	N/A	N/A	N/A	\$50,000 2.10/2.12	\$10,000 3.00/3.05
Proprietary Tier 5 Rate/APY	N/A	N/A	N/A	\$100,000 2.50/2.53	\$15,000 4.00/4.08
Proprietary Tier 6 Rate/APY	N/A	N/A	N/A	N/A	N/A
Tied to outside Indices	None	None	None	None	None
<b>Maintenance Fees:</b>					
Monthly Fee	N/C	\$3.00	*\$5.00	\$5.00	\$3.00
Quarterly Fee	N/A	N/A	N/A	N/A	N/A
Annual Fee	N/A	N/A	N/A	N/A	N/A
Direct Deposit Discount	N/A	N/A	N/A	N/A	\$3.00
Application/Set-up Fee	N/C	\$25.00	\$25.00	N/C	N/C
Account Closure Fee	N/C	\$25.00	**\$15.00	*\$10.00	N/C
Closure Fee Timeframe	N/A	Fee applies if account is closed within the first 90 days.	N/A	Fee applies if account is closed within the first 90 days.	N/A
<b>Checks:</b>					
Number of Checks Per Month	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Regulation D Fee	N/A	N/A	N/A	N/A	N/A
Debit Per Check	N/C	\$0.25	N/C	N/C	N/C
Number of Debit Per Check Free Monthly	N/A	50	N/A	N/A	N/A
Free Debit Per Check w/Min Balance	No	No	No	No	No
<b>ATM/Debit Card:</b>					
Free HSA ATM/Debit Card (Y/N)	Yes	Yes	Yes	Yes	Yes
POS Fee Per Use	*N/C	N/C	N/C	N/C	N/C
<b>Online Bill Pay:</b>					
Offer Online Bill Pay for HSAs (Y/N)	Yes	Yes	No	Yes	No
Monthly Fee	N/C	N/C	N/A	\$5.95	N/A
Number of Payments Included in Fee	Unlimited	Unlimited	N/A	10	N/A
Fee for Each Additional Bill Payment	N/A	N/A	N/A	\$0.50	N/A
<b>Type of Account</b>	Checking	Checking	Checking	Checking	Checking
<b>Maximum Annual Contributions</b>	Maximum contributions: Individuals-\$2,700/yr. Family-\$5,450/yr.	Maximum contributions: Individuals-\$2,700/yr. Family-\$5,450/yr.	Maximum contributions: Individuals-\$2,700/yr. Family-\$5,450/yr.	Maximum contributions: Individuals-\$2,700/yr. Family-\$5,450/yr.	Maximum contributions: Individuals-\$2,700/yr. Family-\$5,450/yr.
<b>Investment Options:</b>					
Options	Clients can invest in family of mutual funds.	Not Available	Not Available	Clients can invest in family of mutual funds, stocks or bonds.	Not Available
Cost	\$45.00 per year, plus trade fees	Not Available	Not Available	\$12.50 per month, plus trade fees	Not Available
<b>Other Benefits/Features</b>	N/A	N/A	N/A	N/A	N/A
<b>Notes</b>	*\$1.25 fee for any ATM withdrawal. Investment options available for a flat fee of \$2.50 per month.	N/A	*Monthly fee is waived if account holder has a checking account. **Fee applies if account is closed within the first 180 days.	*Fee applies if account is closed within the first 90 days.	Investment options available.