



Effective: 11/30/2018

HSA ACCOUNT DISCLOSURE

Opening Eligibility - To open this account, you must be 18 years of age and deposit at least \$100.00.

Monthly Fee Schedule - NO Monthly Maintenance Fees will be assessed if your Monthly Statements Daily Minimum Ledger Balance is \$100.00 or more. If your Monthly Statements Daily Minimum Ledger Balance is \$100.00 or more and the Number of Checks Paid is 30 or under, NO Checks Paid Fee will be assessed. If your Monthly Statements Daily Minimum Ledger Balance is \$100.00 or more and the Number of Checks Paid is 31 or more, a Checks Paid Fee of \$0.25 cents will be deducted for each check paid that exceeds 30 checks paid. A Monthly Maintenance Fee of \$3.00 will be deducted if your Monthly Statements Daily Minimum Ledger Balance is under \$100.00 and a Checks Paid Fee of \$0.25 cents will be deducted for each check that appears as being paid on your Monthly Statement.

Legend:

Daily Minimum Ledger Balance	Monthly Maintenance Fee	Number of Checks Paid	Check Paid Fee (each check)
\$100.00 or more	\$0.00	1 to 30	\$0.00
\$100.00 to more	\$0.00	31 or more	\$0.25
\$99.99 or less	\$3.00	1 or more	\$0.25

Single Item Fees – Return of excess contribution, prior year contribution, payout reversal (mistake-of-act), or corrected IRS filing (not due to Bank error) \$20.00. Early closing fee \$20.00.

If the account is closed within three (3) months from its opening date, an Early Closing fee of \$10.00 will be assessed.

Please refer to the Customer Accommodation Service Fee Schedule for other fees that may affect your account.

Rate Information - If your Daily Minimum Ledger Balance is under \$1,000.00, NO interest will be earned for that day. If your Daily Minimum Ledger Balance is \$1,000.00 or more, the Interest Rate paid on the entire Ledger Balance in your account will be ____% with an Annual Percentage Yield of ____%. You must maintain a Daily Minimum Ledger Balance of \$1,000.00 in the account each day to obtain the disclosed Annual Percentage Yield. This is a Variable Rate Account. Your Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for your account at any time.

Balance Computation Method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the Ledger Balance in your account each day.

Accrual of Interest on Non-Cash Deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Compounding and Crediting - Interest will be accrued every day, compounded monthly and credited to your account on your monthly statement date (normally the 25th of each month). If you close your account before interest is credited, you will not receive the accrued interest. If you change your H.S.A. account to be a non-interest bearing account before interest is credited you will not receive the accrued interest.

Transaction Limitations - We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account. Checks/Withdrawals are subject to our Check Clearing Policy. No checks of any kind are cashed for Non-customers.



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Contributions & Distributions - All contributions made via your deposit slips, ACH or otherwise will be considered normal contributions for the current year. For all other types of deposit such as payout reversal (mistake-of-fact), prior year contribution, or catch up contributions you must see a Personal Banking Officer.

We will conclusively assume that any distribution, whether by check, debit card, or otherwise, is a "normal distribution" for purposes of tax reporting. Normal distributions include distributions for qualified medical expenses, and expressly exclude the following: return of excess contributions, distributions following your disability, distributions following your death, and prohibited transactions. For these transactions please see a Personal Banking Officer.

IRS Filing Requirements - As custodian, we will send each year to the IRS and to you form 5498-SA, showing a valuation of your HSA as of December 31 of the prior year, and a report of the contributions to your HSA for the prior year, also Form 1099-SA showing your distributions as of December 31 of the prior year.



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