



Below are the fees associated with the administration of your HealthEquity[®] Health Savings Account (HSA).

Health Savings Account Administration Fees	
Monthly Maintenance	\$3.95*
Reimbursement Check	\$2.00 for paper check. No fee for electronic funds transfer.
Check Directed to Provider	No Fee
Replacement Card Fee	\$5.00 for each Card replaced if lost/stolen/damaged.
Return Deposited Item	\$20.00 per item
Overdraft or Non-Sufficient Funds	\$20.00 per item
Stop Payment Request	\$20.00 per item
Excess Contribution Refund Request	\$20.00
Investments	No Fee
Account Closing	\$25.00
Paper Account Statement	\$1.00 per monthly statement (no fee for electronic statements)**

* Monthly maintenance fee waived if HSA balance is over \$1,500.00. Maintenance fees are assessed based on the HSA balance on the first day of the month.

** You are automatically set up to receive paper statements and will be charged \$1.00 per monthly statement. To avoid this fee, we recommend that you switch your account preference settings to electronic statements. You can do this by logging into your Member Portal and selecting "My Profile" and then "Electronic Statements" or by simply calling our HealthEquity Specialists.

HSA balances are FDIC insured and interest bearing. Interest is compounded and calculated monthly, based on an average daily collected balance, for each tier of account balances as outlined in the table below. Interest is credited to the HSA monthly as of the last business day of the statement cycle. If the HSA is closed before the accrued interest is credited, no interest will be paid for that month. The interest rate for each Tier is subject to change at any time.

Refer to your account statements or call a HealthEquity Specialist for current rates and conditions.

Health Savings Account Interest Rates			
Tier	Daily Account Balance	Interest Rate*	APY**
1	\$0 - \$2,000	0.25%	0.25%
2	\$2,001 - \$5,000	1.25%	1.26%
3	\$5,001 - \$10,000	1.75%	1.76%
4	Over \$10,000	2.25%	2.27%

Fees may reduce earnings.

* Rates in effect as of January 1, 2009.

**APY means Annual Percentage Yield.