

Health Savings Account Checking

Deposit Limitations

You may make an unlimited number of deposits into your account.

Account Requirements

- All withdrawals must be for Qualified Medical Expenses

Fees and Charges

The following fees and charges apply to this account:

- Overdraft Charge: \$30.00/item
 - Maximum overdraft charge per day: \$180.00
 - No Charge for overdraft items less than \$5.00
 - No charge if your account balance is between -\$5.00 and \$0.00
- Insufficient Funds: \$30.00/item (maximum \$180.00 per day)
- Stop Payment/Renewal: \$15.00/per request
- Extra Statement: \$4.00/statement
- Account Reconciliation/Research: \$30.00/hour (1 hour minimum)
- Check fees may vary depending on the style and quantity ordered.

Additional Terms:

- Interest Accrues monthly; compounds monthly; credits monthly
 - At our discretion we may change the interest rate on your account.
- If the account is closed prior to interest posting: Interest is forfeited.

The following additional terms apply to this account: A dormant fee of \$2.00 will be charged each month on balances below \$25.00 if for one year (previous) there has been no activity or other indication in writing from you of an interest in this account.