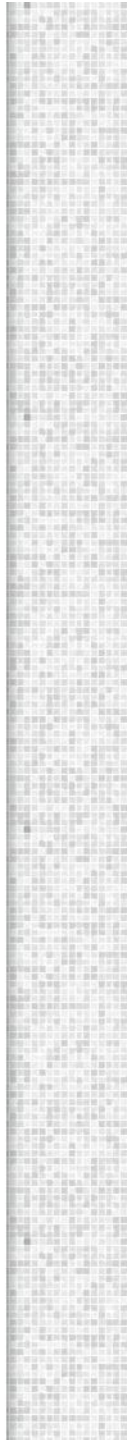




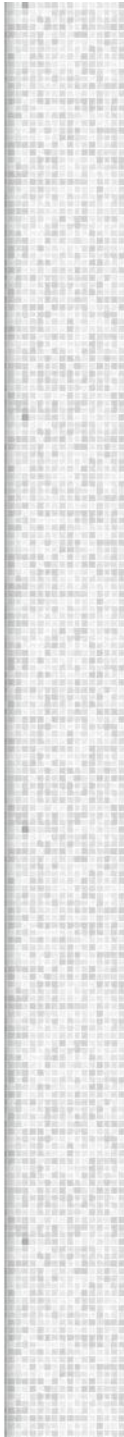
Monthly Account Fee	\$0
Monthly Investment Fee	\$2.50 *
Debit Card(s)	Free
Bill Payment	Free
Checks	Free
On-Line & Mobile	Free
Paper & E-Statements	Free
Pays Interest	Yes
Investment Option	Yes
Minimum Deposit Required	No

* To be eligible for the investment feature your HSA must have a \$1,000 available balance, and the fee will be waived, if your HSA has a monthly average balance of \$3,000.



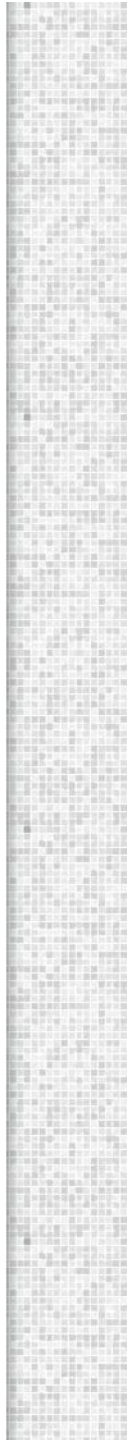


Check Copies	\$0 per copy
Overdraft Fee	\$30.00 per item
Return Item Fee	\$30.00 per item
Deposit Item Return	\$5.50 per item
Stop Payment	\$25.00 per request
Treasurer's Check	\$5.00 per check
IRS Levy Fee	\$40.00
Wire Transfer Fee Domestic	Incoming \$10.00 Outgoing \$20.00
Wire Transfer Fee International	Incoming \$10.00 Outgoing \$20.00
Research	\$25.00 per hour \$15.00 minimum





Transfer Fees- ACH	Incoming \$0 Outgoing \$0
- Manual	\$0
Inactive Account Fee	\$0
Dormant Account Fee	\$0
Account Close/Rollover Fee	\$0
Replacement Card Fee	\$0
Expedited Card Fee	\$50.00 per envelope
Customer UPS Fee	\$0
Account Closing Fee	\$0
Account Rollover Fee	\$0
Faxing	\$0
Expedited Documents	\$0





Interest rate (subject to change)	APY	Min. to obtain APY
0.10%	0.10%	0.01 - \$2,499.99
0.15%	.10% - .14%	\$2,500 - \$19,999.99
0.25%	.14% - .24%	\$20,000 or greater

