

## **Health Savings Account**

### **Variable Rate Information**

Your interest rate and annual percentage yield may change.

### **Determination of Rate**

At our discretion, we may change the interest rate on your account.

### **Frequency of Rate Changes**

We may change the interest rate on your account at any time.

### **Limitations on Rate Changes**

There are no maximum or minimum interest rate limits for this account.

### **Compounding and Crediting**

Interest will be compounded monthly and will be credited to your account monthly.

### **Minimum Balance Requirements**

You must deposit \$100.00 to open this account. A minimum balance fee of \$3.00 will be imposed every month if the balance in the account falls below \$3,000.00 any day of the statement cycle.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

### **Processing Order**

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

### **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 principal in the account each day.

### **Accrual on Noncash Deposits**

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### **Fees and Charges**

The following fees and charges may be assessed against your account:

Fee to stop payment on an item - \$30.00

Deposited Return Items - \$5.00 (personal accounts)

\$10.00 (business accounts)

A minimum balance fee of \$3.00 will be imposed every month if the daily balance falls below \$3,000.00 any day of the statement cycle.

### **Transaction Limitations**

No transaction limitations apply to this account.

**Health Savings Account**

Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.