

Schedule of Fees and Interest Rates

Health Savings Account (HSA)

Schedule of Fees

The following fees apply to your HSA. Your employer, health plan, or insurance company may have arranged to pay the Monthly admin fee and other fees for you, or for discounted fees, while you are associated with them. In these cases, the applicable fees will not be charged to your HSA or may be less than those listed below. However, if you change employers or health plans, you may become directly responsible for these fees.

| <u>Service</u> | <u>Fee</u> |
|----------------------------------|--|
| Monthly admin fee | Paid by employer or plan ¹ |
| Reimbursement check | \$2.00 for paper check. No fee for electronic funds transfer. |
| Payment to provider | No fee. |
| Electronic payment to self | No fee. |
| Health Account Card ² | 3 free, then \$5.00 for each additional or replacement cards. |
| Card transaction | No fee. |
| Return deposited item | \$20.00 per item. |
| Stop payment request | \$20.00 per item. |
| Excess contribution correction | \$20.00 per request. |
| Account closure | \$25.00 |
| Electronic statement | No fee. |
| Paper statement ³ | \$1.00 per monthly statement (avoided with electronic statements). |

¹ Monthly admin fees are paid by your employer or plan. If you change health plans or employers, your account may be directly charged up to \$3.95 per month.

² HealthEquity's Visa® Health Account Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

³ 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 the Member Portal and updating your profile, or by calling Member Services.