

Health Savings Account **Rate and fee schedule**

Current as of 10/09/2009

Feature	Rate or fee	
Annual percentage yield (APY)	%	Minimum daily balance
	0.501%	\$0 – \$1,000.00
	1.510%	\$1,000.01 – \$2,500.00
	2.018%	\$2,500.01 – \$5,000.00
	2.529%	\$5,000.01 – \$15,000.00
	4.074%	\$15,000.01 and over
Minimum amount needed to open an account	\$15.00	
Account set-up	\$15.00 per account	
Monthly maintenance	\$2.75	
Account holder or employer paid	(\$0 for account balances greater than \$5,000)	
Checkbook order	\$9.95 (per set of 12 checks)	
Replacement debit card (after the first issuance)	\$5.00 per card	
Paper statements	\$1.25 per statement	
Check processing	None	
Debit card transactions at merchant locations	None	
ATM withdrawals	\$1.00 per transaction	
ATM balance inquiries	\$1.00 per transaction	
ATM transaction denials	\$1.00 per transaction	
Use of debit card at an ATM outside the United States	Bank's choice of conversion rate plus international service assessment fee of 1% of amount of transaction	
Returned check (per instance)	\$10.00 per check	
Copy of check, statement, or other document	\$10.00 per copy	
Stop payment (per request)	\$20.00 per request	
Custodian check issuance fee	\$25.00 per request	
Excess contribution reimbursement	\$25.00 per request	
Attachment/Levies/Legal requests/Subpoenas	\$100.00 per request	
Statement reconciliation/Account research	\$20.00 per hour (\$10.00 minimum)	
Tax reporting	None	
Customer service support	None	
Employer support service	None	
Account closing	None	
Payroll contribution reconciliation service	N/A	

► Interest on HSA base account funds

You will earn interest on funds in your HSA Base Account at a rate established by ARCUS Financial Bank. ARCUS Financial Bank may, in its sole discretion, change the applicable interest rate and annual percentage yield at any time without prior notice to you. ARCUS Financial Bank may, in its discretion, establish (and change) tiers, or balance levels, to which different interest rates and annual percentage yields are applicable. Interest will accrue daily based on the balance of funds on deposit in your HSA Base Account, and will be credited monthly. The applicable interest rate will be available to you online when you access your account and/or in your periodic account statement. Deposits to your HSA Base Account will begin to accrue interest on the business day that ARCUS Financial Bank deems the funds available in your HSA Base Account under ARCUS Financial Bank's funds availability schedule. Fees assessed against the account may reduce the earnings on your account.

► Service charges and fees

You agree to pay service charges and fees in connection with your HSA as set forth on this Rate and Fee Schedule (as amended by ARCUS Financial Bank from time to time). ARCUS Financial Bank shall have the right to deduct any and all service charges and fees from the balance in your HSA, and to liquidate any investment(s) in your HSA Investment Account (if any) to pay such service charges and fees should there be insufficient funds in your HSA. In its sole discretion, ARCUS Financial Bank may modify the fees applicable to your account at any time, and provide prior notice where required, including modifications that change the amount or type of the applicable service charges and fees, or add new service charges and fees. ARCUS Financial Bank shall be entitled to reimbursement of all reasonable expenses, including legal expenses, incurred in connection with administration of your HSA. ARCUS Financial Bank may receive interest earnings on balances in the HSA Base Account. ARCUS Financial Bank may pay a portion of the fees and any other compensation that is paid to its affiliates, partners, agents or others who provide services with respect to the HSA, and may itself receive a portion of any fees or compensation charged or received by any entity providing services with respect to the HSA.