

HSA Schedule of Fees – May 9, 2016

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)	Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)	Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Statement Copy	Fee for a duplicate paper copy of a periodic bank statement	\$5.00 per statement	Checkbook Reorder (Preauthorized withdrawal by check vendor-description may vary based on vendor)	Fee for additional checks that you may order	No charge for first set. Additional checks will vary in cost based on style and quantity ordered	Mailed Paper Statement Fee* (MAILED PAPER STMT)	Mailed paper statement fee will be waived for the first three statement cycles after account opening. Fee can be avoided by enrolling for online statements.	Online: Free Paper: \$2.50 per month
Check Copy	Fee for a paper copy of the front and back of a cancelled check	\$2.50 per copy	ATM Surcharge	Fee for withdrawals made at an ATM within the United States ("domestic")	A fee may be assessed by the ATM owner for use of the ATM.	Maintenance Fee (ACCT MAINT FEE)	Account maintenance fee will be waived for the first three statement cycles after account opening, and any statement cycle in which the account maintains a balance of (a) over \$2,500, or (b) over \$1,500, if an electronic deposit is credited to the account that statement cycle.	\$2.50
Overdraft Fee	Fee that applies when an item paid on your behalf by the Bank even though there are insufficient available funds in your account <i>Applies to checks and pre-authorized withdrawals.</i>	\$33.00 per item	ATM Withdrawal Fee (EFT S/C SVC CHG ATM WITHDRAW)	Fee for withdrawals made at an ATM inside of the United States not in the Surcharge free network.	No charge	<i>This fee may be paid by a third party – check with your program administrator.</i>		
Return Item Fee	Fee that applies when an item is presented for payment and there are not sufficient available funds in your account to pay it; also known as a "bounced check" fee; charged at the Bank's discretion <i>Applies to checks and preauthorized withdrawals.</i>	\$33.00 per item	International ATM withdrawal (EFT S/C SVC CHG ATM WITHDRAW)	Fee for withdrawals made at an ATM outside of the United States ("international")	No charge			
			Debit Card Transaction Fee (EFT S/C SVC CHG INTRNTL TRAN)	Fee for debit card use at an international ATM or Point of Sale. The Bank does not charge a fee, however the card processor (MC, Visa) may assess the fee	1% of transaction amount	Writ Processing Fee	Fee assessed if the Bank receives a court-ordered instruction related to your account that it must follow	\$175.00
Deposit Item Return (DEPOSIT ITEM RETUR)	Fee that applies when checks or other items deposited to your account are returned by the paying bank	\$10.00 per item	Treasurers Check	Fee for a check for funds guaranteed by the Bank	\$12.00 per check	Outgoing Wire	Fee for sending funds by wire transfer to another U.S. financial institution	\$25.00 per transfer
			Legal Processing Fee	Fee assessed if the Bank receives a lien, levy or legal request for your account on which it must act	\$175.00	International Wire (INTL WIRE XFER)	Fee for sending funds by wire transfer to a non-U.S. financial institution	\$45.00 per transfer
Stop Pay Charge	Fee that applies when you stop payment on a check you wrote or an ACH transfer you initiated before the item is paid	\$20.00 per request				Credit Card Funds Transfer Fee (this gets charged to your credit card)	Fee for transferring funds from your credit card to your account	2.50% of transaction amount

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Funds Transfer Fee	Fee for receiving funds ("incoming") or sending funds ("outgoing") through the Automated Clearing House (ACH) network from/to another financial institution	Incoming: No charge Outgoing: \$.50 per automated transfer or \$5.00 for a non-automated transfer or paper transfer	Card Replacement Fee	Fee to replace your ATM or debit card if you report it lost or stolen. Waived for the first occurrence.	\$10.00	Faxing Fee	Fee to fax information you requested	\$2.00 per page
Demand Account Closing Fee	Fee to close your checking account if you decide to close within 90 days of account opening.	\$20.00	Rollover Fee <i>This fee applies to HSAs only</i> <i>You will be assessed either the Rollover Fee or Account Closing Fee- not both.</i>	Fee to process the rollover of your Health Savings Account (HSA) to another financial institution	\$20.00	Account Closing Fee <i>This fee applies to HSAs only</i> <i>You will be assessed either the Rollover Fee or Account Closing Fee- not both.</i>	Fee if you close your Health Savings Account (HSA)	\$20.00
Inactivity or Dormant Fee (INA/Dormant Fee)	Fee if your account has no Customer-initiated activity for a certain period of time If an account becomes inactive or dormant, we will notify you in writing with specific instructions on how to restore the account to an active status without the need to make any transactions	\$5.00 per month Fee may be less depending on your state statute						

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