

Health Savings Account Administration Fee Schedule

Item	Fee
Participant Enrollment	Online included Paper - \$15 each charged to employer
Participant Monthly HSA Service Fee Deducted From Participant's Account	None
Minimum Cash Balance to Open/Maintain Account	None
Account Rollover/Transfer	There are no transfer or rollover fees for funds coming into HSA Advantage™. If a transfer or rollover is requested from a Chard Snyder HSA to another custodian, a \$20 closure fee is applied.
Monthly Account Statements	Free e-statement Opted-in mailed statements - \$3 each
Debit Cards	<ul style="list-style-type: none"> No charge for initial, additional or replacement cards. Two cards provided initially. Replacement cards for individual accounts not associated with an employer is \$10.
ACH Transfer Disbursements	No charge
Check Order	Not available. Participants do not receive a checkbook. All checks are requested online and mailed directly to the recipient.
Check Disbursement to Participant or Provider	No charge
ATM Withdrawal	Not available
Overdraft Fee	No charge. The HSA Advantage™ platform is designed to prevent overdrafts. In the rare event that one occurs, the account is frozen and funds are reconciled upon the next contribution load.
Returned Deposit Check or EFT Fee	\$10
Stop Payment Fee	\$30
Interest Earned on Checking Account	Interest rates range from 0.0% to 0.02% APY based on the cash account balance. Fees may apply to individual investments.
Minimum Balance to Invest Fee	The employer sets the minimum balance to invest. We recommend a minimum of \$2,000.
Investment Fees	.0625% per quarter This is equal to an annual fee of a quarter of one percent (.25%).
Investments Available	https://hsainvestments.com/fundperformance/?p=HCBANK
Termed Employee Monthly Paper Statement Fee	\$3
Termed Employee Monthly Service Fee	\$4
Account Closure/Funds Transfer	\$20 – includes the transfer of fees to another HSA custodian

* The custodian may change the amount or type of any of the above fees or add additional fees at any time in accordance with the terms of the Custodial Agreement and Disclosure Statement.