

FEE SCHEDULE & INTEREST RATES



HealthEquity HSA fees

Below are the fees associated with the administration of your HealthEquity® health savings account (HSA). With your current HSA-powered plan, you benefit from having your account setup and monthly fees paid for you by your health plan or employer. In addition, you receive the discounted price associated with our other fees. If you choose to leave your current HSA-powered plan, you may be subject to additional fees.

| | |
|------------------------------------|--|
| Annual admin fee | \$36.00 ¹ |
| Reimbursement check | \$2.00 for paper check. No fee for electronic funds transfer. |
| Payment to provider | No fee |
| Replacement card ² | 3 free; \$5.00 for each card replaced if lost/stolen/damaged. |
| Return deposited item | \$20.00 per item |
| Overdraft | \$20.00 per item |
| Stop payment request | \$20.00 per item |
| Excess contribution refund request | \$20.00 |
| Account closing | \$25.00 ³ |
| Paper statement | \$1.00 per monthly statement (no fee for electronic statements) ⁴ |

HSA FDIC insured interest rates

By default, your HSA cash balance is interest bearing and FDIC insured. Interest is calculated and compounded monthly. Interest is paid on the average daily account balance according to the funds held within each tier and that tier's associated interest rate (Federal Regulation DD Tiering Method B). Interest is credited to the HSA monthly as of the last business day of the statement cycle. HSAs closed prior to the end of their statement cycle will not be paid any accrued interest. Interest rates and balance tiers are subject to change at any time.

| Balance Tier | Average daily account balance | Interest Rate* | APY** |
|--------------|-------------------------------|----------------|----------------|
| Tier 1 | \$0.01 - \$2,000.00 | 0.05% | 0.05% |
| Tier 2 | \$2,000.01 - \$7,500.00 | 0.10% | 0.05% to 0.09% |
| Tier 3 | \$7,500.01 - \$10,000.00 | 0.20% | 0.09% to 0.12% |
| Tier 4 | Over \$10,000.00 | 0.40% | 0.12% to 0.37% |

HealthEquity®
Building Health Savings™

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¹ If you become enrolled in a different HealthEquity offering through either an employer or health plan, you may be directly charged up to \$3.95 per month.

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

³ Charged only on funded accounts. See the Distributions section in the HealthEquity Custodial Agreement for more information.

⁴ 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 your Member Portal and updating your profile or by calling Member Services.

If you elect to have your HSA cash balance placed in a non-FDIC insured option, the above rates do not apply to that portion of your HSA balance. You can view your current HSA cash balance allocations on your monthly statements or by logging on to the Member Portal.

* Rates in effect as of October 1, 2013.

** APY means Annual Percentage Yield. Fees reduce earnings.