



## Account Owner's Disclosure

### Interest\*

The interest rate applicable to the entire balance in your HSA Deposit Account on any given day will depend on which of the specific balance ranges your daily Account balances falls within on that day:

| Daily Balance       | Rates as of 1/1/2025 |
|---------------------|----------------------|
| \$50000 or higher   | 0.650%               |
| \$35000 to 49999.99 | 0.400%               |
| \$15000 to 34999.99 | 0.250%               |
| \$7500 to 14999.99  | 0.100%               |
| \$500 to 7499.99    | 0.050%               |
| \$0 to 499.99       | 0.000%               |

\*Interest rates are subject to change at any time. Fees may reduce earnings.

### Additional Banking Services\*\*

You are responsible for the payment of the fees as set forth below. However, in some instances, the fees, or a portion thereof, may be paid by an Employer or Plan Service Provider. To the extent the fees are not paid by another entity, we will deduct the fees from your Deposit Account. These fees are subject to change by us at any time (including, but not limited to, the expiration of your High Deductible Health Plan), upon notice to you as required by applicable law.

|                                                             |         |
|-------------------------------------------------------------|---------|
| Monthly Investment Option (Investment Threshold is \$1,000) | \$3.00  |
| Deposit Return unpaid                                       | \$15.00 |
| Overdraft/NSF per item                                      | \$22.50 |

|                                              |         |
|----------------------------------------------|---------|
| Debit Card Reissue Fee (per card)            | \$5.00  |
| Withdrawal by paper check                    | \$3.00  |
| Close Account Fee                            | \$25.00 |
| Balance Transfer Fee (Trustee-to-Trustee)    | \$15.00 |
| Stop Payment per item                        | \$25.00 |
| Wire Transfer (Individual or Employer)       | \$15.00 |
| Monthly Statement by mail                    | \$3.00  |
| Copy of Check, Statement, 1099, 5498         | \$5.00  |
| Corrected IRS Filing Fee (non-banking error) | \$10.00 |

\*\* These are retail rates charged directly to the Individual HSA by the Custodian.

**Included with your HSA Account:**

|                                      |           |
|--------------------------------------|-----------|
| Online Account Access                | No charge |
| Online Monthly Savings Statements    | No charge |
| Online Monthly Investment Statements | No charge |
| Regular Distributions by EFT         | No charge |
| Annual Statement by Mail             | No charge |
| Form 1099-SA & 5498-SA by Mail       | No charge |

- An HSA deposit account is available through Centennial Bank, Encore Bank, Gateway First, members FDIC.
- An HSA Savings Account is FDIC-insured and can include U.S. government and government agency debt obligations.
- An HSA Investment Account is not guaranteed by Custodian or insured by FDIC, and may lose value.
- For more details regarding the general terms and conditions that apply to your HSA, please see the [Custodial Account Agreement](#) for Health Savings Accounts.

### **How We Calculate Account Earnings**

Each month your interest earned is determined by the daily balance and daily rate for each day of the month using the above rate schedule. The daily rate is multiplied by the principal in the account for each day to get the daily interest earned. The sum of each day's interest becomes the posted deposit earnings for the month. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g. checks). Interest is compounded and posted to your account monthly. The interest rate and APY are based on your account balance.

### **How We Handle Interest Upon Account Closure**

If the account is closed on the 1st day of the month, there are no earnings accrued to post. The account is closed and the full balance, less pending fees, distributions, or card authorizations, will be distributed. If the account is closed after the 1st day of the month, the system will determine the interest accrued based on the number of days the account was active during the month. This amount is automatically posted to the account prior to the final distribution.

### **Minimum Deposit for New Accounts**

No minimum balance or initial deposit requirements apply to this account.

### **Overdrafts**

Overdrafts resulting from checks or ACH transactions will be charged an overdraft/NSF fee directly to the health savings account (see above fee schedule). Overdrafts caused by debit card transactions will not be charged an overdraft/NSF fee. Overdrafts caused by an investment purchase that results in a transfer from savings, will not be charged an Overdraft/NSF fee. ATM transactions are not allowed on this account.

Download printable version of the Earning Rate Schedule and the Additional Banking Services from the [HSA Account Owner Disclosure](#) document (PDF).

### **DataPath Financial Services**

P.O. Box 55068 | Little Rock, AR 72215

Voice: 888-665-1264 | Fax: 501-687-1409 | Email: [fiops@dpath.com](mailto:fiops@dpath.com)