



TRUTH IN SAVINGS

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
\$50,000 or higher	0.650%
\$35,000 to \$49,999.99	0.400%
\$15000 to 34,999.99	0.250%
\$7500 to 14,999.99	0.100%
\$500.00 to 7499.99	0.050%
\$0.00 to 499.99**	0.000%

Please Note:

- Interest rates are subject to change.
- Account Fees may reduce earnings.
- The first \$500 does NOT earn interest.

HSA Services

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

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 HSA Account Administrator. 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.

Additional Banking Services

Monthly Investment Option (Investment Threshold is \$1000.00)	\$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

Please Note:

- Your HSA deposit account offered by DataPath Financial Services, Inc. an IRS-approved nonbank Custodian, through U.S.-located depository institutions.
- Your HSA Account is FDIC and may include U.S. government and government agency debt obligations.
- Any portion of your HSA that you choose to invest 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 and Disclosures 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 is 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 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.

DataPath Financial Services

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