

Truth in Savings, Interest and Fee Schedules



The following disclosures only apply to SelfcareHSA consumer health savings accounts, effective as of 11/12/2020.

DESCRIPTION	AMOUNT	HOW TO AVOID FEE
Monthly Service Charge	\$5.00	Maintain an Average Daily Balance of \$5,000 or more
Monthly Paper Statement Fee	\$3.00	Enroll in electronic statements
Check Distribution Fee	\$10.00	Use your debit card or online ACH transfer
Account Closure Fee	\$25.00	Keep your account open and continue using your HSA funds, even if you insurance coverage changes
Lost Visa Debit Card	\$10.00	First two debit cards issued at no charge
Overdraft/Paid Fee and Overdraft/ Returned Item Fee	\$35.00	
Stop Payment Fee	\$30.00	
Legal Process	\$100.00	
Returned Deposited Item	\$15.00	

The Interest Rate and Annual Percentage Yield available on your account is as follows, effective as of 11/12/2020

Daily Balance	Interest Rate	APY
All Cash Balances	0.01%	0.01%

Variable Rate:

Interest rates are variable and can change after account opening. At our discretion we may change the interest rate and APY on your account at any time. Fees may reduce earnings on your account.

Opening and Minimum Balances:

There is no minimum account balance required to open your health savings account.

Interest Compounding and Crediting:

Interest will be compounded monthly and is credited to your account monthly.

Balance Computation Method:

We use the daily balance method to calculate interest on your account. Daily Balance means the full amount of principal in the account each day. The method applies a daily periodic rate to principal in the account each day.

Accrual of Interest on Noncash Deposits:

Interest begins to accrue on the business day noncash items are deposited.

Effect of Closing an Account:

If you close your account before the date interest is to be credited, you will not receive the accrued interest.

Based on the Terms Used Above:

Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

Whether your overdraft will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

If you are part of an employer sponsored plan, the Monthly Service Charge may be partially or fully paid by an employer. Additional terms and conditions may apply. See Account Terms and Conditions for more details. Consult with a tax advisor regarding any IRS regulations.