



Health Savings Accounts

A New Kind of Health Savings Account (HSA) Platform


After evaluating the marketplace, we identified a gap in the existing HSA platforms. Our proprietary SelfcareHSA product was built from the ground up with the administrator and employee front of mind, and is simple for both to use. It is purpose-built to assist employers and brokers in providing employees a simple and flexible HSA solution.


EMPLOYERS


- No monthly minimums and no group setup fee
- Enroll employees in a single step
- Make employer and employee contributions in one drag and drop file
- Modify pending contributions
- Robust employer portal for reports and resources
- Dedicated account executive and open enrollment support

EMPLOYEES

- SelfcareHSA.com is 100% mobile-enabled
- Manage dependents and beneficiaries online or via mobile
- Initiate reimbursements and payments for qualified expenses
- Easy access to HSA funds via debit card and online banking
- Sleek web and mobile app for day-to-day account management
- Competitive investment offering
- Tools and resources for health and financial wellness planning

 Powered by Sunwest Bank,
Custodian, Member FDIC

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Truth in Savings, Interest and Fee Schedules



The following disclosures only apply to SelfcareHSA consumer health savings accounts, effective 10/1/2023.

DESCRIPTION	AMOUNT	HOW TO AVOID FEE
Monthly Service Charge	\$3.00	Maintain an Average Daily Balance of \$3,000 or more
Monthly Paper Statement Fee	\$3.00	Enroll in electronic statements via online banking
Check Distribution Fee (per check)	\$10.00	Use your debit card or online ACH transfer
Account Closure Fee	\$25.00	Keep your account open and active
Lost Visa Debit Card	\$10.00	First two debit cards issued at no charge
Overdraft/Paid Fee	\$35.00	
Stop Payment Fee	\$30.00	
Legal Process	\$100.00	

The Interest Rate and Annual Percentage Yield available on your account is as follows, effective 1/1/2021

Daily Balance
All Cash Balances

Interest Rate
0.01%

APY
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. The minimum average daily balance required to avoid a \$3 monthly service charge is \$3,000.

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.