



HSA Today® Account Owner's Disclosure*

Earnings Rate Schedule*

Effective January 1, 2014

<u>Daily Balance</u>	<u>Rates as of 1/1/2014</u>
\$25000 or higher	0.500%
\$15000 to 24999.99	0.425%
\$10000 to 14999.99	0.325%
\$5000 to 9999.99	0.200%
\$2500 to 4999.99	0.100%
\$500.00 to 2499.99	0.050%
\$0.00 to 499.99**	0.000%

*Interest rates are subject to change.

*Account Fees may reduce earnings.

** The first \$500 does not earning interest.

HSA Today™ deposit account offered by National Advisor Trust Company, FSB, through Centennial Bank, Member FDIC

HSA Today™ Savings Account is insured by FDIC.

HSA Today™ Investment Account not guaranteed by Custodian or insured by FDIC. May lose value.

For Current Rate and Fee information please visit our website, www.myhsatoday.com/nat.

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.

Additional Banking Services***

Monthly Investment Option (Investment Threshold is \$1000.00)	\$1.50	Included with your HSA Today® Account...	
Deposit Return unpaid	\$15.00	Online Account Access	No charge
Overdraft/NSF per item	\$22.50	Online Monthly Savings Statements	No charge
Debit Card Reissue Fee (per card)	\$5.00	Online Monthly Investment Statements	No charge
Withdrawal by paper check	\$3.00	Regular Distributions by EFT	No charge
Close Account Fee	\$25.00	Annual Statement by Mail	No charge
Balance Transfer Fee (Trustee-to-Trustee)	\$15.00	Form 1099-SA & 5498-SA by Mail	No charge
Stop Payment per item	\$25.00		
Wire Transfer (Individual or Employer)	\$30.00		
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)