



DataPath Financial Services Account Disclosure

Earnings Rate & Fee Schedule

Effective as of January 1, 2024

How we determine your deposit rate

Each month your interest earned is determined by calculating the daily balance and daily rate for each day of the month using the rate schedule below. The daily rate is multiplied by the principal in the account to get the daily interest earned. The sum of each day's interest becomes the posted deposit earnings for the month. Interest accrues on deposits the day of credit to your account and is compounded monthly. The interest rate and APY is based on your account balance.

<u>Daily Balance</u> ⁽¹⁾	<u>Rates as of</u> <u>1/1/2024</u> ⁽²⁾
\$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%
\$0.00 to 499.99	0.000%

Additional Banking Services⁽³⁾

Monthly Investment Option (Investment Threshold is \$1000.00)	\$3.00	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)	\$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.

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 accrues on deposits the day of credit to your account and is compounded/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.

Please Note

HSA Today™ deposit account offered by DataPath Financial Services, Inc. (DFS).

HSA Today™ Savings Account is FDIC-insured and can include U.S. government and government agency debt obligations.

HSA Today™ Investment Account not guaranteed by Custodian nor insured by FDIC. May lose value.

For Current Rate and Fee information please visit our website.

For more details regarding the general terms and conditions that apply to your HSA, please see the Custodial Account Agreement.

(1) The first \$500.00 in your account does not earn interest.

(2) Interest Rates are subject to change at any time

(3) Fees may reduce earnings