

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
\$35000 or higher	0.300%
\$15000 to 34999.99	0.200%
\$7500 to 14999.99	0.150%
\$2500 to 4999.99	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.

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.

DataPath Financial Services

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