

Account Disclosure

Earnings Rate Schedule

Effective December 1st, 2012

Daily Balance	Rates as of 12/1/2012
\$15,000 or higher	1.10%
\$5,000 to 14,999.99	0.65%
\$2,500 to 4,999.99	0.30%
\$500 to 2,499.99	0.15%
\$0 to 499.99	0.00%

(* Interest to be paid on the entire balanced based on the top tier achieved, excluding the first \$500.)

For current earning rates, please visit our website, www.myhsatoday.com/parksterlingbank.

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.

Service Fee Schedule

Monthly Account Fee \$2.00
(waived with \$2,000 balance)

Contributions

Electronic Deposit (EFT) No charge
Manual (check) Deposit No charge
Minimum Opening Deposit ⁽¹⁾ \$500
(waived for payroll deduction or bank draft)

Investments

Balance in excess of \$2,500 may be invested in Mutual Funds. \$4.00

Reporting

Electronic Copy of 1099 or 5498 No charge
Paper Copy of 1099 or 5498 \$5.00
Corrected 1099 or 5498 (non-banking error) \$25.00

Disbursements

Regular Distributions by EFT No charge
Withdrawal by paper check \$2.00

Other

Account Setup (One-time) \$20.00
(Fee waived for payroll deduction, bank drafts or transfers)
Account Close \$35.00
Online Statements (Monthly) No charge
Online Access No charge
Paper Statements (Monthly) \$3.00
Returned Deposit (EFT or Check) \$30.00
Account Overdraft Fee⁽²⁾ \$30.00
Online Monthly Savings Statements No charge
Online Monthly Investment Statements No charge
Debit Card (Monthly) \$0.25

¹Once the account balance reaches \$35, a \$35 minimum balance must be maintained as long as the account is open.

² A fee is imposed for overdrafts created by checks, in person withdrawals or by other electronic means, as applicable.