



## Account Disclosure

### 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:

#### \*Earnings Rate Schedule

<u>Daily Balance</u>	<u>Rates as of 1/1/2018</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.

HSAToday® deposit account offered by National Advisor Trust of South Dakota, Inc. a state-chartered trust company, through Centennial Bank, Member FDIC.

HSAToday® Savings Account is FDIC and can include short-term US Treasuries.

HSAToday® 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](http://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\*\*\*

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 Plan Service Provider. 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)	\$1.50
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

#### Included with your HSAToday® 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

(\*\*\* These are retail rates charged directly to the Individual HSA by the Custodian)