

SelectAccount HSA Fee and Interest Rate Schedule



	Health Savings Account PremiumSaver	Health Savings Account SelectSaver	Health Savings Account BasicSaver	Health Savings Account ThriftSaver	Health Savings Account FreeSaver¹
Employee Participant Account Fee	\$4.00 per month	\$3.00 per month	\$2.50 per month	\$1.00 per month	\$0.00 per month
WalletDoc Consumer Tools²	Included	\$1.50 per month	\$1.50 per month	\$1.50 per month	\$1.50 per month
One-Time Account Set-Up Fee	\$0	\$0	\$0	\$0	\$0
Account Closing Fee	\$0	\$0	\$0	\$0	\$0
Employee Participant HSA Debit Card Fees	\$0	\$0	\$0	\$0	\$0
Account Crediting Rates <i>(As of January 2013 and are subject to change at any time based upon market conditions)</i>					
Base Balance					
\$0 to \$499	1.05%	0.07%	0.25%	0.05%	0.00%
\$500 to \$999	1.05%	0.07%	0.25%	0.10%	0.00%
\$1,000 to \$1,499	1.05%	0.07%	0.40%	0.10%	0.00%
\$1,500 to \$2,499	1.05%	0.07%	0.40%	0.20%	0.00%
\$2,500 to \$4,999	1.05%	0.07%	0.40%	0.20%	0.00%
\$5,000 to \$9,999	1.05%	0.07%	0.50%	0.20%	0.00%
\$10,000 to \$24,999	1.15%	0.07%	0.75%	0.30%	0.00%
\$25,000 to \$49,999	1.75%	0.07%	1.00%	0.50%	0.00%
\$50,000 or greater	2.00%	0.07%	1.25%	0.70%	0.00%
Basic Investment Account³					
Base Balance Funds⁴ in excess of:	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	No Investment Options
Investment Account Service Fee⁵	\$18.00 per account per year	\$18.00 per account per year	\$18.00 per account per year	\$18.00 per account per year	N/A
Brokerage Investment Account					
Available for Base Balance funds in excess of:	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	No Investment Options
Investment Account Service Fee⁶	\$18.00 per account per year	\$18.00 per account per year	\$18.00 per account per year	\$18.00 per account per year	N/A

¹ FreeSaver is an online only account – all transactions (aside from debit card transactions) and communications are via the Online Member Service Center.

² Enrolling in *WalletDoc* requires a 12 month commitment.

³ Basic Investment Account – Account invested in a diversified family of 26 mutual funds selected for SelectAccount by Devenir Investment Advisors, LLC with Charles Schwab Trust Company as custodian.

⁴ Base Balance Funds – Participants must maintain or replenish a minimum balance of \$1,000 in the HSA Base Balance before additional funds may be invested in the Basic Investment account.

⁵ Basic Investment Account Service Fee – The fee will be deducted from the participant's Basic Investment Account balance. Zero balance investment accounts will not be charged a fee.

⁶ Brokerage Investment Account Service Fee – Schwab's standard brokerage commission schedule applies to transactions in the self-directed Brokerage Investment Account. Applicable commissions and execution fees will be deducted from the participant's Brokerage Investment Account balance.