

HSA Today® Account Owner's Disclosure*

Earnings Rate Schedule*

<u>Daily Balance</u>	<u>Rates as of 06/01/2011</u>
\$15000 or higher	1.15%
\$7500 to 14999.99	0.75%
\$2500 to 7499.99	0.40%
\$500 to 2499.99	0.25%
\$0 to 499.99**	0.0%

*Interest rates are subject to change, at our discretion, at any time.

*Account Fees may reduce earnings.

** The first \$500 does not earn interest.

For Current Rate and Fee information please visit our website, 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

Bank Investment Fee (monthly) (Investment Threshold is \$1000.00)	\$1.50	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 Replacement 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)	\$30.00		
Monthly Statement by mail	\$3.00		
Copy of Check, Statement, 1099, 5498	\$5.00		
Corrected IRS Filing Fee (non-banking error)	\$10.00		

As of January 2012, the minimum balance requirement of \$25.00 has been eliminated from Health Savings Accounts. Although a minimum balance is no longer required, the Close Account Fee is still in effect as part of the HSA account.