

HSA Today® Account Owner's Disclosure*



Earnings Rate Schedule*

For National Advisors Trust Co. Savings Account
Effective June 01, 2010

<u>Daily Balance</u>	<u>Rates as of 6/01/2010</u>
\$15000 or higher	1.40%
\$7500 to 14999.99	1.05%
\$2500 to 7499.99	0.50%
\$500 to 2499.990	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.

†Balances in the Savings Account are FDIC insured.

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***

Monthly Investment Option (Investment Threshold is \$1000.00)	\$3.00	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 Reissue 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		

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