



Health Savings Account (HSA) Rewards Truth-In-Savings Disclosure

You are eligible for this account 1) if you are covered under a High Deductible Health Plan (HDHP) on the first day of the month in which the HSA is established, 2) you are not covered by any health plan that is not an HDHP, 3) you are not enrolled in Medicare 4) and you are not eligible to be claimed as a dependent on another person's tax return.

Important Account Opening Information: Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. Our privacy policy and federal law protect the information you provide.

Rate Information – Please refer to the current Deposit Rate Sheet. Interest Rate and corresponding Annual Percentage Yield (APY) may change at any time.

Frequency of Rate Change - We may change the interest rate on your account at any time. There is no limitation to the amount an interest rate may change.

Determination of Rate - At our discretion, we may change the interest rate on your account.

Compounding and Credit Frequency – Interest is compounded and credited to this account every month on the statement cycle date.

Minimum Balance to open the Account – There is no minimum deposit required to open this account.

Daily Balance Computation Method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance to Obtain Annual Percentage Yield Disclosed – You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Accrual of Interest on Non-cash Deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Monthly Service Fee – A monthly service fee of \$3.00 will be applied to the account each statement cycle.

Rewards Credit – By meeting qualifying criteria each statement cycle, rewards credit may be earned to offset the monthly service fee for this account. Maximum rewards credit earned is equal to the monthly service fee. Unused rewards credit does not carry forward beyond the statement cycle in which it is earned. Accounts must remain in active status to receive rewards credit.

Monthly Rewards Credit Qualifications:

- Your HSA average balance is maintained at \$500 or more, or if your relationship balance is maintained at \$2,500 or more. (Relationship balance includes all Checking, Savings, Money Market, Certificate of Deposit and Consumer Loan balances related to the social security number (SSN) owner on the Health Savings Account.)
- Relationship balances are based on the cumulative average balances of deposit accounts maintained during the HSA statement cycle, and current outstanding principal balances on qualified loans.