

## HEALTH SAVINGS ACCOUNT (HSA)

Your HSA with MEDSURETY is **FDIC Insured**, has electronic banking features, investment options and a mobile app for your Apple or Android smart phone.

ACCOUNT HOLDER TRANSACTIONAL FEES	
Mobile App	\$0
Text Message Notifications	\$0
Debit Card Transaction	\$0
Electronic Funds Transfer	\$0
Non-Sufficient Funds	\$0
HSA Account Summary	\$0
Debit Cards (2 provided when account is opened)	\$0
Printed HSA Account Summary (electronic is free)	\$1.50
HSA Paper Check Distribution (direct deposit is free)	\$2.00
Debit Card Replacement (per set of cards)	\$5.00
Stop Check Service	\$25.00
HSA Account Closure	\$25.00

### INTEREST RATE DISCLOSURE

Cash account balances are initially deposited in an FDIC-insured interest-bearing account. The following interest rate and annual percentage yield (APY) apply effective as of February 1, 2024.

CASH ACCOUNT BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD
\$0.01 - \$1,999.99	0.05000%	0.00% - 0.05%
\$2,000 - \$4,999.99	0.10000%	0.05% - 0.08%
\$5,000 - \$9,999.99	0.15000%	0.08% - 0.12%
\$10,000 - \$24,999.99	0.20000%	0.12% - 0.17%
\$25,000 and up	0.40000%	0.17% - 0.40%

The daily balance method is used to calculate interest on the cash account balance. This method applies a daily periodic rate to the principal balance in the cash account each day. Interest rates are paid only for the portion of the daily balance that is within each tier. The interest rate and APY may change at the custodian's discretion, at any time. Interest begins to accrue no later than the business day the custodian receives credit in the cash account for the deposit of noncash items (i.e. checks). Interest is compounded and credited to the cash account monthly. If the cash account is closed before interest is credited, the account will not receive the accrued interest for that month.

### INVESTMENT ACCOUNT

The maximum cash account balance is based on the investment transfer threshold established by MEDSURETY or account holder. Amounts over this threshold will be automatically swept to the investment account as described in the Custodial Agreement and Disclosure Statement.

INVESTMENT ACCOUNT
Investment in mutual funds* (\$2000 balance required to open investments)

\*Mutual fund accounts are not FDIC-insured, have no bank guarantee and may lose value.

