

## Schedule of Fees

Optum Bank<sup>SM</sup>, Member FDIC, wants you to understand the fees associated with your Health eSaver HSA. We've outlined the fees, how they may apply to your account and, where possible, how to avoid certain fees in the chart below.

**Remember, by using your Health Savings Account Debit MasterCard® you can avoid many of the fees associated with your HSA.** When you use your Health Savings Account Card<sup>SM</sup> at the point of service, your monthly statements and online account information will show you exactly where you spent your HSA funds.

### Standard Fees

Initial Account Setup	Waived
Monthly Maintenance Fee	Waived* Includes use of: <ul style="list-style-type: none"> <li>• Health Savings Account Card – to pay charges directly</li> <li>• Online Bill Payment</li> </ul>

### Special Circumstance Fees

Fees	Amounts	How to Avoid Fees
ATM Withdrawal with Health Savings Account Card	\$1.50 per transaction. In addition to our fee, the bank/ATM you use to withdraw funds will charge you their own fee.	Use your Health Savings Account Card at the point of service.
Check Order Fee	\$10.00 for a book of 25 checks	Use your Health Savings Account Card whenever possible.
Electronic Funds Transfer (EFT) Fees: ACH Fee (Automated Clearing House) Applies to Withdrawals Only  Wire Transfer Fee (wires sent and received)	1st time free per year; thereafter, \$5.00 – An ACH lets you transfer funds from one account to another.  \$20.00 – A wire transfer lets you move money electronically when you need it more quickly.	<b>To access your HSA:</b> Use your Health Savings Account Card at the point of service. <b>To contribute to your HSA – two easy options:</b> 1. Download a Contribution Form online to make a deposit. 2. Use "Make a Deposit" online to setup an electronic contribution.
Official Check Fee	\$10.00	Issue a check to yourself and/or Provider through online bill pay.
Return or Paid Non-Sufficient Funds (NSF) Item Fee	\$25.00 per item	Check online for your available balance before you withdraw funds.
Excess Contribution Fee	\$20.00	Contribute no more than the annual limits as specified by the IRS.
Returned Deposited Item Fee	\$15.00	Have funds available to cover the amount of any item you deposit into your HSA.
Stop Payment Fee	\$15.00	You would incur this fee only if you request Optum Bank to stop payment on a check or an electronic funds transfer.
Research Fee	\$10.00 per hour. A maximum research fee of \$20.00 for paper statement reprints will be assessed when the bank statement is no longer available online for you to download.	Save your receipts and use your Health Savings Account Card. Access or download copies of your online bank statement monthly at no charge.
Copy of Debit Card Receipt for Payments	\$25.00	Save your receipts when using your Health Savings Account Card.
Document Copy Fee	\$10.00 per request	Access or download copies of your documents online at no charge.
Outbound Transfer Fee	\$20.00	You would incur this fee only if you request an outbound transfer to another financial institution.

\*THE STANDARD \$3.00 FEE IS BEING WAIVED ON YOUR ACCOUNT. IF FEE WAIVER ARRANGEMENTS CHANGE, THIS \$3.00 FEE WILL BECOME YOUR RESPONSIBILITY AND WILL BE ASSESSED TO YOUR ACCOUNT IF YOUR AVERAGE BALANCE IS BELOW \$5,000. THE AVERAGE BALANCE TO WAIVE THE MONTHLY MAINTENANCE FEE DOES NOT INCLUDE INVESTMENT FUNDS.

### Investment Account<sup>†</sup>

Monthly Investment Fee	\$0.00
Investment Threshold	\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

†INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY OPTUM BANK, AND MAY LOSE VALUE.