# Health Savings Account (HSA) Fee Schedule

Effective as of: Oct. 1, 2017

The fees listed below are for your HSA administered by PayFlex. You’ll find additional information on these fees in your Health Savings Custodial Account Participant Agreement (“Agreement”). You’re responsible for these fees. You can view the fee schedule and the custodial agreement online at anytime. If you have questions, call the number on the back of your PayFlex debit card.

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
<th>Helpful tips</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly account maintenance fee</td>
<td>$5.00</td>
<td>You would only incur this fee if you’re no longer enrolled in an employer sponsored High Deductible Health Plan (HDHP).</td>
</tr>
<tr>
<td>Monthly investment account fee</td>
<td>$0</td>
<td>You can open an investment account at no additional charge.</td>
</tr>
<tr>
<td>Mailed monthly account statement fee</td>
<td>$1.50</td>
<td>This is a monthly fee. To help avoid this fee, sign up to receive your statements online instead of having them mailed to you.</td>
</tr>
<tr>
<td>Account closure fee</td>
<td>$25.00</td>
<td>You would incur this fee when you close your HSA.</td>
</tr>
<tr>
<td>Trustee transfer to new custodian fee</td>
<td>$25.00</td>
<td>If you move funds from your HSA through the trustee transfer process either in partial or full, you’ll incur this fee.</td>
</tr>
<tr>
<td>Stop payment fee (per check)</td>
<td>$25.00</td>
<td>You would incur this fee if you have the bank stop a check or electronic payment.</td>
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<tr>
<td>Non-sufficient funds fee (per occurrence)</td>
<td>$25.00</td>
<td>You would incur this fee every time you overdraw your account. To help avoid this fee, make sure that you have enough funds in your HSA before you make a payment.</td>
</tr>
<tr>
<td>Deposit item returned fee (per occurrence)</td>
<td>$25.00</td>
<td>You would incur this fee every time you make a deposit that’s rejected. To help avoid this fee, make sure you have enough funds in your personal bank account.</td>
</tr>
</tbody>
</table>

In accordance with the terms and conditions of your Agreement, we reserve the right to change any of the above fees. Fees such as insufficient funds, account closure and administrative fees are subject to a 30-day change notice. If we do change a fee, we’ll send you written notice. We also reserve the right to charge additional fees. We’ll notify you before we start charging for any new fee. If your High Deductible Health Plan (HDHP) coverage status or employment status changes, your monthly account maintenance fee and other transaction fees may also change.

There may be fees associated with a Health Savings Account (“HSA”). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.