



Below are the fees associated with the administration of your HealthEquity® Health Savings Account (HSA).

Health Savings Account Administration Fees	
Account Setup	\$8.00*
Monthly Maintenance	\$3.95*
Reimbursement Check	\$2.00 for paper check. No fee for electronic funds transfer.
Check Directed to Provider	No Fee
Debit Card Replacement or Additional Debit Card	\$5.00
Return Deposited Item	\$20.00 per item
Overdraft or Non-Sufficient Funds	\$20.00 per item
Stop Payment Request	\$20.00 per item
Excess Contribution Refund Request	\$20.00
Investments	No Fee
Account Closing	\$25.00

\*Account setup and monthly maintenance fees may be paid by your employer.

HSA/MSA balances are FDIC insured and interest bearing. Interest is compounded and calculated daily for each tier of account balances as outlined in the table below, and is credited to the HSA/MSA monthly as of the last business day of the statement cycle. If the HSA/MSA is closed before the accrued interest is credited, no interest will be paid for that month. The interest rate is calculated quarterly and set using a formula based on the Fed Funds Target Rate and is subject to change at any time.

**Refer to your monthly statements or call a HealthEquity Specialist for current rates and conditions**

Health Savings Account Interest Rates			
Tier	Daily Account Balance	Interest Rate*	APY**
1	\$0 - \$1,000	0.25%	0.25%
2	\$1,001 - \$2,000	0.25%	0.25%
3	\$2,001 - \$5,000	1.25%	1.26%
4	\$5,001 - \$10,000	1.75%	1.77%
5	Over \$10,000	2.25%	2.28%

\*This example illustrates Interest Rates calculated using a formula based on the Fed Funds Target Rate as of March 31, 2008.

\*\*APY means Annual Percentage Yield.