

# ACS | BNY Mellon

*the HSA solution*

## Health Savings Account Fee and Rate Schedule

### Interest Rate, Set-Up and Monthly Fee

|  |            |
|--|------------|
| Interest Rate .....  | 0.20%*     |
| Annual Percentage Yield (APY) .....  | 0.200%*    |
| Account Set-Up Fee .....   | \$ 15.00** |
| Monthly Service Charge .....   | \$ 2.95**  |
| *Please refer to your monthly statement for the current interest rate.   |            |
| **Setup and monthly maintenance fees may be paid for you by your employer during active employment. If you leave your employer-sponsored plan, but retain your HSA, your monthly service charge is \$3.25. |            |

### Requests for debit card, checkbook or copies of documents

|   |          |
|---|----------|
| Replacement / Additional Debit Card .....                   | \$ 5.00  |
| Checkbook Reorder Fee .....                                 | \$ 10.00 |
| Copy of Check, Statement or Other Document (per item) ..... | \$ 5.00  |

### Other Banking Fees when Applicable

|   |                                    |
|---|------------------------------------|
| ATM Usage Fee (per usage) .....   | \$ 1.00                            |
| Stop Payment (per request) .....  | \$ 25.00                           |
| Returned Item (includes NSF charge) .....                               | \$ 25.00                           |
| Custodian Check Issuance Fee (deducted from account balance) .....      | \$ 25.00                           |
| Excess Contribution Reimbursement (deducted from account balance) ..... | \$ 25.00                           |
| Attachments / levies / legal requests / subpoenas (per request) .....   | \$ 75.00                           |
| Statement Reconciliation / Account Research .....                       | \$ 20.00 per hr / \$ 10 min charge |

See your Health Savings Account Deposit Agreement and Disclosures for the complete terms and conditions related to your account. Note, fees disclosed will remain in effect until further notice. Interest is credited to participant accounts on the last business day of the month. Monthly service charge is debited from participant accounts on the first business day of the month.

For additional information regarding these fees, contact your employer, health plan or our service center. Other fees will be deducted from the balance of your Health Savings Account when incurred or as indicated. If the account balance is less than \$25 at the time of the check issuance request, a fee equal to the account balance will be deducted from your account.