Health Savings Account Administration Fees Account Setup

Below are the fees associated with the administration of your HealthEquity® health savings account (HSA). With your current HSA-powered plan, you receive the discounted price associated with our fees. If you choose to leave your current HSA-powered plan or employer, you may be subject to additional fees.

Monthly Admin Fee	Up to $2.95[1]
Reimbursement Check	$2.00 for paper check. No fee for electronic funds transfer.
Payment to Provider	No fee
Replacement Card	3 free; $5.00 for each Card replaced if lost/stolen/damaged.
Return Deposited Item	$20.00 per item
Overdraft	$20.00 per item
Stop Payment Request	$20.00 per item
Excess Contribution Refund Request	$20.00
Account Closing	$25.00[2]
Paper Statement	$1.00 per monthly statement (no fee for electronic statements)[3]

[1]If you are associated with an employer, your account setup and monthly admin fees may be paid by your employer. If you change health plans or employers, your account may be directly charged up to $3.95 per month.
[2]Charged only on funded accounts. See the Distributions section in the HealthEquity Custodial Agreement for more information.
[3]You are automatically set up to receive paper statements and will be charged $1.00 per monthly statement. To avoid this fee, we recommend that you switch your account preference settings to electronic statements. You can do this by logging into your Member Portal and updating your profile or by calling Member Services.

HSA FDIC Insured Interest Rates

By default, your HSA cash balance is interest bearing and FDIC insured. Interest is calculated and compounded monthly. Interest is paid on the average daily collected balance according to the funds held within each tier and that tier's associated interest rate (Federal Regulation DD Tiering Method B). Interest is credited to the HSA monthly as of the last business day of the statement cycle. HSAs closed prior to the end of their statement cycle will not be paid any accrued interest. Interest rates and balance tiers are subject to change at any time.

Balance Tier	Average Daily Account Balance	Interest Rate*	APY**
1	$0.01 - $2,000.00	0.05%	0.05%
2	$2,000.01 - $7,500.00	0.10%	0.05% to 0.09%
3	$7,500.01 - $10,000.00	0.20%	0.09% to 0.12%
4	Over $10,000.00	0.40%	0.12% to 0.37%

If you elect to have your HSA cash balance placed in a **non-FDIC insured** option, the above rates do not apply to that portion of your HSA balance. You can view your current HSA cash balance allocations on your monthly statements or by logging on to the Member Portal.

* Rates in effect as of October 1, 2013.
**APY means Annual Percentage Yield. Fees reduce earnings.