

# Health Savings Accounts

## Service Fees

(Fees subject to change)



### Monthly Fees

Monthly Bank Account Fee..... No Charge

### One-time Set-up Fees

Bank Account..... No Charge

**Annual Maintenance Fee\***..... \$15.00

\*(waived with a Community Bank & Trust payroll direct deposit checking account)

### Distributions by Check

25 checks (including 10 deposit tickets)..... Current Fee

Check Transactions..... No Charge

### Distributions by Debit Card

Debit Card (Visa)

Initial Card (three year expiration)..... No Charge

2nd Initial Card (for POA/Spousal use only)..... No Charge

Three year renewal per card..... No Charge

Replacement of lost card per card..... \$10.00

Debit Card point-of-sale purchase via signature..... No Charge

### Distributions by Withdrawal

Process Withdrawal Form..... No Charge

### Contributions

Contribution Form..... No Charge

On-Demand-Transfer via Online Express..... No Charge

Deposit Tickets..... No Charge

Automatic Contribution..... No Charge

### Online Express Banking

Balance inquiries, statement requests, download transactions..... No Charge

Contributions..... No Charge

### Other

Telebank balance (1-800-676-8713) transaction inquiries, etc..... No Charge

Close Account Fee (within 90-days)..... \$25.00

HSA Transfer Fee (to another institution)..... \$30.00

Transfer from another Financial Institution Fee..... \$20.00

Excess Contribution Distribution..... No Charge

Deposited item returned unpaid to us..... \$8.00

NSF first item (per day)..... \$31.00

NSF each additional item (per day)..... \$35.00

Wire transfer sent or received (incoming)..... \$12.00

(outgoing)..... \$20.00

Stop Payment Requests per items (ACH or checks)..... \$31.00

Request copy of debit card transaction merchant receipt.. \$10.00

Account Reconciliation & Research (hourly rate)..... \$30.00

Check images (online)..... No Charge

Check images returned with monthly bank statement (online or e-statement)..... No Charge

Request copy of 1099, 5498 or year-end status..... No Charge

Corrected IRS filing fee (non-bank error)..... No Charge

### Interest Rate Tiers (see our website for current rates)