

HSA Fee Schedule

Annual Maintenance Fee	\$15.00
(Waived with a Community Bank and Trust payroll direct deposit to checking account)	
Contributions	
Contribution Form	No Charge
On-Demand Transfer via Online Express	No Charge
Deposit Tickets	No Charge
Automatic Contribution	No Charge
Distribution by Check	
25 Checks (including 10 deposit tickets)	Current Fee
Check Transactions	No Charge
Distribution by Debit Card	
Debit Card (Visa)	
Initial Card (three year expiration)	No Charge
2 nd 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
Distribution by withdrawal Form	
Process Withdrawal Form	No Charge
Monthly Fees	
Monthly Bank Account Fee	No Charge
One-Time Set-Up Fee	
Bank Account	No Charge
Online Express Banking	
Balance inquires, statement requests, download transactions	No Charge
Contributions	No Charge
Other	
Telebanc (800-676-8713)	
Transaction inquiries, etc	No Charge
Close Account Fee (within 90-Days)	\$25.00
HSA Transfer Fee (to another institution)	\$50.00
Excess Contribution/Distribution Fee	No Charge
Deposited Item Returned unpaid to us	\$15.00
NSF each item (per day)	\$35.00
Wire Transfer (Incoming Domestic)	\$20.00
(Outgoing Domestic)	\$25.00
Stop Payment Requests per items (ACH or checks)	\$35.00
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