

PAYFLEX[®]

Health Savings Account (HSA) fee schedule

The fees listed below are for your HSA, administered by PayFlex. You'll find additional information on these fees in your Health Savings Account Custodial Agreement ("Agreement"). You're responsible for these fees. You can log in to your account at [PayFlex.com](https://www.payflex.com) to view the fee schedule and Custodial Agreement at anytime. If you have questions, call the number on the back of your PayFlex debit card.

Description	Fee	Helpful tips
Monthly account maintenance	\$5.00	You would only incur this fee if you're no longer enrolled in an employer sponsored High Deductible Health Plan (HDHP).
Monthly investment account	0.02%	You would only incur this fee if you open and fund an investment account. The dollar amount of the fee is based on prior month average invested balance.*
Mailed monthly account statement	\$1.50	This is a monthly fee. To help avoid this fee, sign up to receive your statements online instead of having them mailed to you.
Account closure	\$25.00	You would incur this fee when you close your HSA.
Trustee transfer to new custodian	\$25.00	If you move funds from your HSA through the trustee transfer process either in partial or full, you'll incur this fee. If you close your HSA and transfer funds to another HSA custodian, the Account Closure Fee will be charged in lieu of this fee.
Stop payment (per check)	\$25.00	You would incur this fee if you have the bank stop a check or electronic payment.
Non-sufficient funds (per occurrence)	\$25.00	You would incur this fee every time you overdraw your account. To help avoid this fee, make sure that you have enough funds in your HSA before you make a payment.
Deposit item returned (per occurrence)	\$25.00	You would incur this fee every time you make a deposit and it's rejected. To help avoid this fee, make sure you have enough funds in your personal bank account.

*Maximum monthly investment account fee is \$10 per month.

In accordance with the terms and conditions of your Agreement, we reserve the right to change any of the above fees. Fees such as insufficient funds, account closure and administrative fees are subject to a 30-day change notice. If we do change a fee, we'll send you written notice. We also reserve the right to charge additional fees. We'll notify you before we start charging for any new fee. If your High Deductible Health Plan (HDHP) coverage status or employment status changes, your monthly account maintenance fee and other transaction fees may also change.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to **payflex.com**.

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