



## Healthcare Payment Solutions

### Accountholder Pricing Information Health

#### Savings Account Fee Schedule (effective date, 10/01/2014)

<b>ONE-TIME ACCOUNT SET UP<sup>1</sup></b>	<b>\$0.00</b>
<b>MONTHLY MAINTENANCE<sup>1</sup></b> (waived if average daily balance exceeds \$2,500)	<b>\$3.50</b>
<b>INVESTMENT ACCOUNT</b> (eligible when your HSA balance exceeds a designated threshold)	<b>Included</b>

(1) Set up and/or monthly maintenance fees may be paid for you by either your employer or health plan during active employment.\*

\* If your HDHP coverage status or employment status changes, any applicable monthly maintenance fee of \$3.25 may be charged against your HSA.

#### Standard Additional Banking Fees

• Overdraft Item Returned - NSF	\$30.00	• Copy of Merchant Debit Card Receipt	\$25.00
• Stop Payment Order	\$25.00	• Corrected 1099-SA or 5498-SA	\$20.00
• Returned deposited item	\$25.00	• Account Re-opening Fee	\$15.00
• Special Distribution Requests (QDRO, Levies, Partial rollover, etc.)	\$25.00	• Express Delivery Request	\$15.00
• Excess Contribution Refund	\$25.00	• Monthly Paper Summary Fee	\$1.50

### Health Savings Account Investment Options

#### INVESTMENT CHARGES

Balances invested in mutual funds are subject to investment fees and other charges and expenses as described by the applicable prospectuses.

NOTE: Under agreements with mutual funds and/or their affiliates ("Fund Families") U.S. Bank or an affiliate receives compensation for advisory, custodial, administrative and/or shareholder servicing and sub-transfer agency services. For the First American Fund and Nuveen Funds, prospectuses disclose the maximum compensation that U.S. Bank and its affiliates may receive from such funds. Under agreements with other Fund Families, U.S. Bank may receive up to 0.50% of the average balances invested by your HSA and other U.S. Bank clients annually as compensation for services provided. U.S. Bank may also receive supplemental payments and product support materials. Compensation received by U.S. Bank Fund Families does not increase the charges and expenses paid by your HSA for investing in mutual funds as set forth in the applicable prospectuses. For more information, contact the U.S. Bank Consumer Services at (877) 470-1771. FAF Advisors Inc. and Nuveen Investments Inc. are registered investment advisors and subsidiaries of U.S. Bank National Association. U.S. Bank is not responsible for and does not guarantee the products, services, or performance of its affiliates and third-party providers. FAF Advisors Inc. and Nuveen Investments Inc serve as investment advisors to the First American Fund and Nuveen Funds.

Investment products, including shares of mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the FDIC, or any other government agency. An investment in such products involves investment risk, including possible loss of principal.

#### IMPORTANT INFORMATION

This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your HSA Application and Agreement. For the U.S. Bank HSA, your funds maintained in the Cash Account are FDIC insured subject to the FDIC insurance coverage and insurance limits allowed by law. FDIC insurance is calculated on end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled.

Non-deposit investment products, such as mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Corporation (FDIC), or any other government agency. Past returns of investment products do not guarantee future results. Mutual fund prospectuses provide detailed information about fund investment objectives and fees. Read a mutual fund's current prospectus carefully before investing.

U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.

