



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 Custodial Account Participant Agreement ("Agreement"). You'll be responsible for these fees. You can view this fee schedule online at any time. You can also view the Agreement from your online account. If you have any questions, you can call HSA Member Services. The number is on the back of your PayFlex debit card.

Description	Fee	Tips to Help Avoid Fees
Monthly Investment Account Fee	\$2.00	You would incur this fee only if you open an investment account. Once you open an investment account, you would be charged this fee every month that the account stays open.
Monthly Account Statement via Paper (includes postage)	\$1.50	This is a monthly fee. To help avoid this fee, sign up to receive your statements online at no charge instead of having them mailed to you.
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 (NSF) Fee (overdraft) (per occurrence)	\$25.00	You would incur this fee if you overdraw your account. To help avoid this fee, make sure that you have enough funds in your HSA before you make a payment. You can check your balance online at any time.
Deposit Item Returned (per occurrence)	\$25.00	You would incur this fee if you make a deposit that's rejected. You can help avoid this fee by making sure you have enough funds in your personal bank account to cover a transfer to your HSA.

In accordance with the terms and conditions of your Agreement, we reserve the right to change any of the above fees. 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.

PAYFLEX®



This material is for informational purposes only and is not an offer of coverage. It doesn't contain legal or tax advice. You should contact your legal counsel or your tax adviser if you have any questions or if you need additional information. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to payflex.com.

Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account, you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks. The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

Financial Sanctions Exclusions. If benefits or reimbursement provided by this Agreement violate or will violate any economic or trade sanctions, the benefits are immediately considered invalid. PayFlex Systems USA, Inc. cannot make payments for claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license.